



# THE SENTINEL POST

ISSN 2799-0958



VOL. VI No. 28

July 07 - 13, 2026

PUBLISHED EVERY TUESDAY

P10.00

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## PBBM VISIT TO CANADA SUCCESSFUL, SAYS PCO CHIEF



P.2

## WE HOPE MEDICAL GROUP OPENS FIRST FREE CHEMOTHERAPY CENTER IN QUEZON CITY



P.3

## CASTRO TO PUBLIC: FREEDOM OF EXPRESSION NOT A LICENSE TO BE RUDE



P.2



### LAW A WEEK

Investment Scams: The Law's Warning to Investors

P.6



### LEARN BY PARADOX

GOD MEANT IT FOR GOOD

P.4

## HOUSE PROSECUTORS SEEK SUBPOENAS FOR VP DUTERTE AIDE, NBI CHIEF

MANILA – House of Representatives prosecutors on Tuesday asked the Senate impeachment court to issue subpoenas compelling Vice President Sara Z. Duterte's chief of staff, lawyer Zuleika Lopez, and National Bureau of Investigation (NBI) Director Melvin Matibag to testify in the impeachment trial.

In separate requests for subpoenas ad testificandum (to testify), the prosecution panel said the testimonies of Lopez and Matibag are "material, relevant and necessary" to prove Article IV of the Articles of Impeachment, which accuses Duterte of making grave threats against President Ferdinand R. Marcos Jr., First Lady Liza Aranta-Marcos, and former House Speaker and Leyte First District Rep. Ferdinand Martin Romualdez.

The prosecutors said both witnesses are needed to identify and authenticate documentary and other evidence to be presented before the impeachment court.

They asked that Lopez and Matibag appear during hearings scheduled on July 13, 14 and 15.

Lopez is expected to testify on matters related to the circumstances surrounding the alleged threats. Prosecutors said her testimony would provide first-hand information from within the Office of the Vice President and help establish the context of Duterte's public statements.

The prosecution is also expected to use Lopez's testimony to corroborate other evidence support-



The House of Representatives prosecution team, led by Batangas 2nd District Rep. Gerville Luistro (2nd from left), during Day 1 of the impeachment trial of Vice President Sara Z. Duterte at the Senate in Pasay City on Monday (July 6, 2026).

ing its claim that the statements constituted serious threats, rather than political rhetoric.

Meanwhile, Matibag is expected to testify on the NBI's investigation into Duterte's statements. Prosecutors said he would explain the basis of the bureau's probe, the evidence gathered, and the findings that led investigators to pursue a criminal investigation.

His testimony is expected to authenticate investigative records and digital evidence collected by the NBI and explain why the agency considered the statements a matter of national concern.

Prosecutors said Matibag's appearance would support their argument that Duterte's alleged threats were not treated as mere political hyperbole but prompted a formal investigation and security measures by government agencies. (PNA)

## PBBM VOWS TO BAN VIOLENT ONLINE GAMES, SAYS THOROUGH STUDY NEEDED ON MINORS' CRIMINAL LIABILITY ISSUE

P.35

~ SOUL FOOD ~

"Whoever is kind to the poor lends to the LORD, and he will reward them for what they have done"

- Proverbs 19:17 -

## OFW CARAVAN, NAGHATID NG SERBISYO PARA SA MGA KABABAYAN NATING OFW AT KANILANG PAMILYA

• PAGE 8

## The Practical Life

### RAISING GOD-FEARING CHILDREN IN A CHANGING WORLD

• PAGE 38

## HOOPS REPUBLIC PH KICKS OFF IWF WORLD YOUTH CHAMPIONSHIPS CAMPAIGN WITH 8 MEDALS

• PAGE 40



TSP SHOWBIZ ROUND-UP

## REGINE VELASQUEZ ALCASID'S 'FINALE'

MECHANICS FOR FREE CONCERT TICKETS

• PAGE 39

## ESCAPED FLOWERHORN FISH THREATEN LAGUNA BIODIVERSITY, POSE POTENTIAL PUBLIC HEALTH RISKS



A hardy aquarium fish prized for its golden hue, the ornamental Flowerhorn cichlid (*Amphilophus* spp.) has become a problem for the residents of San Pablo City, Laguna: it is increasingly taking on an outsized role in both the natural ecosystem and local aquaculture operations in nearby Lake Sampaloc.

Researchers from the Ateneo de Manila University Department of Biology and the Ateneo Aquatic and Fisheries Resources Laboratory have documented the broad presence of Flowerhorn cichlids in the volcanic crater lake in San Pablo City, Laguna. The researchers say that this “fenced and feral” status is intensifying pressure on native biodiversity and posing potential risks to public health.

Originally introduced through the aquarium trade, Flowerhorns reportedly escaped into the lake during a major typhoon, and fish assemblage surveys as early as 2016 had already documented their establishment. Researchers Hannah Nicole C. Gasmen and Dr. Janice A. Ragaza discovered that the species “are no longer merely escaped ornamental fishes, but have become integrated into local aquaculture through intentional retention and sale, indicating that human activities may continue to reinforce their persistence and spread.”

### Health concerns, environmental impact

But this has a sharp impact on native species: known for territorial aggression, Flowerhorns tend to monopolize breeding grounds and feeding sites. Consequently, the native Ayungin (*Leiopotherapon plumbeus*), once a common local staple, is now rarely encountered and is listed as Vulnerable by the IUCN.

Flowerhorns also display remarkable adaptability to a wide range of environmental conditions. While the lake is affected by nutrient runoff, microplastics, and trace organic pollutants linked to untreated sewage, household runoff, and aquaculture practices, the species’ phenotypic plasticity enables it to thrive and dominate in these anthropogenically stressed waters.

Beyond charting the Flowerhorn’s spread, the researchers call attention to broader threats such as pollution, habitat degradation, declining native fish populations, and public health concerns. Notably, previous research has shown that Flowerhorns can

(Cont’d on page 9)

## PBBM visit to Canada successful, says PCO chief

VANCOUVER — Acting Presidential Communications Office (PCO) Secretary Dave Gomez on Saturday described President Ferdinand R. Marcos Jr.’s visit to Canada a success, citing the elevation of ties and signing of agreements.

Gomez said Marcos’ four-day official visit, a first by a Philippine president in more than a decade, charted the two nations’ strategic partnership and opened more opportunities to expand trade and investments.

He said Canadian Prime Minister Mark Carney recognized the Philippines as one of Canada’s key partners in the Indo-Pacific, while also highlighting the valuable contributions of over 1 million Filipinos living in the host country.

“So, talagang napakahalaga sa kanila ‘yung partnership natin at ng mga Pilipino dito sa bansang Canada (the partnership between the Philippines and Canada is very important),” Gomez said.

Gomez said the “most important” achievement of the visit was the elevation of Philippine-Canada relations to a strategic partnership, the highest level of bilateral engagement between the two countries.

He also cited the commitment of both leaders to conclude the negotiations for a free trade agreement (FTA) between the two countries before the year ends.

Gomez said the FTA would liberalize trade by reducing tariff barriers, boosting bilateral commerce and creating more economic opportunities for both countries.

“So, magkakaroon ng (there will be a) free flow of trade between the two countries at mag-i-increase yung bilateral trade natin sa ating dalawang bansa (and the two nations’ bilateral trade will increase),” he said.

Among the key outcomes of the visit was the signing of four agreements covering critical minerals and energy, labor and migration, tourism and people-to-people and cultural cooperation.

Gomez said the labor and migration agreement seeks to strengthen the protection and welfare and security of Filipinos in Canada, while ensuring fairness and transparency in the imple-



**SUCCESSFUL TRIP.** Presidential Communications Office Secretary Dave Gomez says President Ferdinand R. Marcos Jr.’s official visit to Canada was a success, highlighting the elevation of Philippines-Canada relations to a strategic partnership. Gomez on Saturday (July 4, 2026) also cited the signing of four bilateral agreements and commitments to expand trade, investments and cooperation between the two countries. (PNA photo by Ruth Abbey Gita-Carlos)

mentation of immigration policies.

He added the agreement also opens new doors for Filipino professionals seeking employment in Canada.

Gomez also underscored the visit coincided with the World Bank’s reclassification of the Philippines as an upper middle-income economy, a development he said would make the country more attractive to foreign investors.

He said Carney acknowledged the Philippines’ improved economic standing and reaffirmed Canada’s commitment to expanding trade and investment ties with Manila.

He said several Canadian firms expressed interest in investing in or expanding their operations in the Philippines, after Marcos led a series of business meetings.

Gomez said the expected increase in investments would generate more quality jobs for Filipinos.

“At the end of their bilateral meetings, dahil sa lahat ng mga kasunduang ito (because of these agreements), both leaders are optimistic na lalawak talaga yung trade relations nating dalawang bansa (that trade relations between the two countries would expand) to the mutual benefit of our peoples,” he said. (PNA)

## CASTRO TO PUBLIC: FREEDOM OF EXPRESSION NOT A LICENSE TO BE RUDE

Presidential Communications Office (PCO) Undersecretary and Palace Press Officer Claire Castro reminded the public to observe courtesy even when conducting protests, stressing that the behavior they show reflects the kind of conduct they had learned from the people they support.

Castro remarked as she recounted being verbally attacked by some Filipino protesters while shooting a video content, calling her names and following her around.

“Kinuyog na kami, samantalang kung tutuusin kami [ay] nagtatrabaho. Hindi kami nagbabakasyon dito, we’re just doing our job,” the Palace official said in an ambush interview with the Philippine media covering President Ferdinand R. Marcos Jr.’s official visit to Canada on Friday (Canada time).

“So, may mga ganyang tao. May freedom of expression tayo, pero hindi naman kailangan maging bastos. Pilipino kayo, hindi naman ganyan ang ugali ng mga Pilipino eh,” she added.

In a press briefing in Vancouver, Castro also stressed that while the people are free to air their grievances to the government, any criticism must be grounded on facts—otherwise, it would be considered baseless accusations.

“Ang tanong na lang natin, yung kanila bang sinisigaw ay may katotohanan? Ang kanila bang sinisigaw ay mayroong basehan? Kung ang kanila bang sinisigaw ay talagang paninira lamang at walang dahilan kung hindi ibaba ang bansang Pilipinas sa mata ng ibang bansa,” she said.



**Presidential Communications Office (PCO) Undersecretary and Palace Press Officer Claire Castro holds a press briefing with the Philippine media delegation in Vancouver, Canada on Friday, July 3, 2026. (Screengrab: RTVM)**

“Hindi ba dapat minamahal natin ang sarili nating bansa? Hindi sa pamamagitan ng pagprotesta ng walang basehan. Huwag nilang sirain ang sarili nating bansa,” she added, noting that investigating bodies welcome the filing of complaints as long as these are supported by evidence.

The President and his delegation departed for Canada on July 1 amid protests staged by members of the Iglesia ni Cristo near the People Power Monument in Quezon City and later at the Liwasang Bonifacio in Manila.

The protests were conducted to express support for Sen. Rodante Marcoleta amid the filing of plunder charges against him over P75 million in undeclared campaign contributions when he ran for senator in the 2025 midterm elections. (with report from Kenneth Paciente / PTV News)

## Palace tells Marcoleta, Defensor to answer allegations in court



MANILA – Malacañang on Monday urged Sen. Rodante Marcoleta and former lawmaker Michael Defensor to answer the allegations against them before the courts, stressing that the administration respects judicial processes and does not interfere in the country’s justice system.

The Sandiganbayan ordered the arrest of Marcoleta, Defensor and two businessmen in connection with a non-bailable plunder case stemming from PHP75-million undeclared campaign donations.

Marcoleta surrendered to the anti-graft court’s jurisdiction on Monday as an act of good faith after attending a hearing on his motion to quash the charges, which was subsequently denied.

Asked during a Palace briefing about Marcoleta’s detention, Palace Press Officer Claire Castro said President Ferdinand R. Marcos Jr. respects the rule of law.

“Kung iyan po ang isinasaad at sinasabi ng batas at iyan naman po ang kautusan ng korte, iyan naman po ay irerespeto ng Pangulo (If that is what the law provides and that is the order of the court, then the President will respect it),” Castro said.

The case against Marcoleta has become politically contentious, with some supporters and members of the Iglesia ni Cristo (INC) questioning the charges and alleging “selective justice.”

Responding to remarks by Defensor that he and Marcoleta had been jailed ahead of “the real thieves of the public coffers,” Castro said those seeking accountability should have immediately submitted concrete evidence to authorities.

“Iyon nga po, sana po ay minadali din nila ang pagbibigay ng

mga ebidensiya – kongkretong ebidensiya, hindi lang puro pa-media (We only wish they had hastened the submission of evidence – concrete evidence, not merely statements made through the media),” Castro said.

“Mas magkakaroon po ng resolusyon at ng solusyon kung sila ay nagsumite kaagad ng mga kongkretong ebidensiya para kung sino iyong mga tao na nais nilang papanagutin ay napanagot na po sana, nadala na po sana sa korte ang mga kasong kanilang idudulog (There would have been a quicker resolution and solution if they had immediately submitted concrete evidence so that those they wanted held accountable could have already been charged and brought before the courts).”

Asked about Defensor’s assertion that the cases filed against him and Marcoleta have no legal basis, Castro said they should defend themselves before the judiciary.

“Sa korte na lamang po nila ito gawin at depensahan (They should simply defend themselves in court),” she said.

Meanwhile, Castro declined to speculate on the possibility of protests by the INC following the arrest order, noting that the religious group’s leadership has historically respected the rule of law. Last week, thousands of INC members trooped to EDSA to protest the alleged “selective justice” under the administration and express support to Marcoleta, a member of the religious group.

The Palace has repeatedly rejected accusations of selective justice, maintaining that legal cases are being handled independently by the courts and other constitutional bodies. (PNA)

## We Hope Medical Group Opens First Free Chemotherapy Center in Quezon City



Quezon City, Philippines – June 30, 2026 – We Hope Medical Group today opened its first Free Chemotherapy Center in Fairview, Quezon City, marking a major milestone in expanding accessible cancer care across Metro Manila. The new center provides 100% free chemotherapy sessions through PhilHealth, ensuring that no patient is denied treatment due to financial hardship.

Quezon City, home to nearly 3 million residents, continues to report one of the highest numbers of cancer cases in Metro Manila, according to recent data from the Department of Health and the Philippine Statistics Authority. Breast, lung, colorectal, and liver cancers remain among the most common diagnoses, with many patients seeking care only when symptoms have already progressed.

tient-centered treatment bays, Holistic support programs including counseling and wellness guidance.

“Our mission is simple: no cancer patient in Quezon City should



ever be forced to choose between treatment and survival,” said Dr. John Paul Aclan, Chairman and CEO We Hope Medical Group. “This center is more than a facility—it is a promise to every Filipino family that compassionate, dignified cancer care is possible.”

Quezon City’s large population, combined with rising cancer incidence nationwide, has created an urgent need for more accessible treatment centers. Many patients—especially from low-income communities—delay or abandon treatment due to cost, transportation challenges, and lack of nearby facilities. We Hope Medical



The Fairview Chemotherapy Center located at Brittany Square building along Belfast St. is designed to address the most pressing barriers faced by cancer patients. By situating the center within Quezon City, We Hope Medical brings life-saving treatment closer to thousands of residents who previously had to travel far or postpone care due to cost.

The facility features Free chemotherapy sessions fully covered by PhilHealth, AICS and Other Govt subsidies, Oncologist consultations and patient navigation. It also features Comfortable, pa-

Group’s expansion into Quezon City is part of its broader mission to build 100 Free Chemotherapy Centers nationwide, ensuring that every Filipino has access to life-saving cancer care.

“Cancer affects not just individuals, but entire families and communities,” Patrick Bonales, Head of Corporate Communications We Hope Medical Group added. “Together, we can build a future where every patient receives the care they deserve.” Media Contact: Patrick Bonales Head of Corporate Communications 09171582084. (We Hope Medical Group)

## From distress to redress: DOST helps returning OFWs rebuild their lives through technopreneurship



For many overseas Filipino workers (OFWs), coming home unexpectedly because of conflict abroad often means starting over with uncertainty. But for 20 returning OFWs in Zamboanga Sibugay, a government initiative is opening a new path, one that transforms hard-earned experience overseas into sustainable businesses powered by science, technology, and innovation.

Through the Department of Science and Technology (DOST) Region IX's Innovations for Filipinos Working Distantly from the Philippines (iF-WDPH) Program, returning migrant workers are being equipped with the knowledge and skills needed to build technology-based enterprises that can provide stable livelihoods for their families without having to seek employment abroad again.

Most of the participants were among those whose jobs were disrupted by the continuing tensions in the Middle East, prompting them to return home and search for new sources of income. Recognizing their situation, DOST-Zamboanga Sibugay gathered them for an orientation and business ideation workshop designed to help them identify viable technology-driven livelihood opportunities suited to local communities.

"Dako kaayo ni og tabang namo. Imbis nga mobalik na pud mig gawas sa nasud, naa na mi paglaum nga makapagsugod og kaugalingong negosyo diri sa amoang probinsya," shared one participant.

(This is a big help for us. Instead of going abroad again, we now have hope of starting our own business here in our province.)

The initiative forms part of the government's continuing efforts to provide returning OFWs with opportunities to become self-reliant entrepreneurs, supporting the administration's goal of creating more resilient

Filipino families through quality employment, innovation, and inclusive economic growth.

Provincial Science and Technology Director Jennifer A. Pidor said empowering returning OFWs goes beyond assisting—it means giving them the tools to rebuild their future through technology and innovation. She emphasized that science-based entrepreneurship can create long-term opportunities that enable former migrant workers to become job creators in their own communities.

Participants were introduced to various DOST-developed technologies that can be transformed into viable enterprises, while experts also guided them through technology-based business ideation and conceptualization to help shape sustainable and market-responsive business models.

The training likewise strengthened the participants' appreciation of innovation as a driver of enterprise development and highlighted the importance of gender equality and inclusivity in building successful businesses.

More than a learning session, the activity became a fresh beginning for returning OFWs who once faced uncertainty after leaving their jobs overseas. With government support, they are now better equipped to transform challenges into opportunities, establish enterprises closer to home, and provide a more secure future for their families.

Through the iF-WDPH Program, DOST Region IX continues to demonstrate how science, technology, and innovation can help returning OFWs transition from workers abroad into homegrown entrepreneurs, contributing to stronger local economies while bringing lasting opportunities to communities across Zamboanga Sibugay. (JPA/PIA-Zamboanga Sibugay)



## LEARN BY PARADOX

BY: PASTOR PETER JOHN F. CO

### GOD MEANT IT FOR GOOD

*Genesis 50:20 "As for you, you meant evil against me, but God meant it for good, to bring it about that many people should be kept alive, as they are today."*

In times of depressions, many, instead of calling out to God for help, blame God for not doing anything to relieve the pain they are experiencing, or better yet, for not preventing it from happening in the first place. These questions are expected when troubles come. We do not know the future, and so we react based on what we currently see and feel. We do not invalidate anyone's pain, but we do desire to help them navigate through it by helping them understand that what they're experiencing is not yet the end of the decrees of God.

God's decrees cannot be changed.

*"I have spoken, and I will bring it to pass; I have purposed, and I will do it." (Isa 46:11)*

God is certain that His plan will be fulfilled. His decrees are eternal, and their purpose is His glory. If that is the case, then no one can hinder His plan to be fulfilled. This means that the hardships that humanity experiences are not miscalculations of God but are part of His greater purpose to display His glory and wherein we find our truest joy.

*"The counsel of the Lord stands forever, the plans of his heart to all generations." (Ps 33:11)*

Are we then robots, machines, or characters in a play? Certainly not. Decrees are legal declaration of what is to be executed or carried out. An architect's blueprint reveals the design, but it is not the building itself. Yet, once the blueprint is complete, the building is, in one sense, is good as done. It simply awaits its execution.

When a king wants to build a bridge, he doesn't personally quarry every stone or hammer every nail. Instead, he appoints workers and laborers to accomplish his desire. Each worker truly performs their functions, exercising his own skills and knowledge. Yet, the project succeeds because the king possesses the authority, and governs the entire plan. Of course, earthly rulers have limitations, but God does things perfectly.

When Joseph the dreamer looked back on his life of unfortunate events, and he became the governor of Egypt, he reflected that although his brothers meant evil against him, God meant it for good (Gen 50:20). Every painful event in his life was part of a great plan of God to help his countrymen during the famine, and to preserve their line through which the promised Messiah would come.

Dear reader, the unfortunate life that you have right now, or the pain that you are carrying, even the confusing times our country is facing is not the end, but are means to an end. I understand that everything is difficult, and you may be on the verge of quitting, but see that it drives us all the more to a rest that shall never end. It leads us to our Great High Priest, who understands our pain (Heb 4:15), and to our Savior who gave Himself because He knew that we needed to be saved from our miserable condition brought about by sin, and a salvation we could never attain on our own.

Call upon Him. Confess your sins and helplessness before Him. Ask Him to save you and to accomplish His good purpose. Trust His plan. Trust that you are taken care of by our Father in heaven who holds His children in His hands. He has meant everything for good, and we will be blessed to see His glory magnified!

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# Renewable energy microgrid brings 24/7 electricity to over 30,000 residents in Palawan



PUERTO PRINCESA CITY — More than 30,000 residents in remote communities in Palawan are expected to gain access to reliable, continuous electricity for 24 hours a day through a renewable energy microgrid project backed by an P800 million financing facility from Land Bank of the Philippines.

The project will establish 16 hybrid-renewable energy microgrids and approximately 175 km of distribution lines to serve 14 underserved barangays within the franchise area of the Palawan Electric Cooperative.

Once completed, the initiative will provide 24/7 electricity to about 7,100 households, more than 300 small businesses, and

key community facilities, said LANDBANK in a press release.

The hybrid systems will utilize solar photovoltaic technology, battery energy storage, and diesel backup generation to deliver stable and reliable electricity while reducing dependence on conventional fossil fuel-based power sources.

The financing agreement was signed on June 22, 2026, in Manila between LANDBANK and Archipelago Renewables Corporation, the company leading the implementation of the project. LANDBANK President and Chief Executive Officer Lynette V. Ortiz said the initiative aims to deliver both economic and social benefits to

underserved communities.

“This initiative goes beyond building infrastructure; it powers opportunity. By combining clean solar energy with innovative financing, we are strengthening communities, supporting local enterprises, and accelerating inclusive growth in underserved areas,” Ortiz said.

Meanwhile, WEnergy Global Chief Executive Officer Atem S. Ramsundersingh emphasized that access to dependable electricity can significantly improve the daily lives of families in off-grid communities.

“This partnership is about turning finance into economic and social impact, so a shopkeeper

can keep her doors open longer, a child can study after sunset, and communities can move from darkness to opportunity,” he said.

The project will be implemented by ARC, a consortium backed by Maharlika Clean Power Holdings Corporation, CleanGrid Partners Pte. Ltd., and WEnergy Global Pte. Ltd., bringing together expertise in renewable energy development, infrastructure planning, and operations.

According to ARC President Quintin Jose V. Pastrana, the Palawan initiative forms part of the country’s largest private sector venture in off-grid electrification, with similar renewable energy projects also being developed in Quezon and Cebu.

Recognized as an energy project of national significance, the initiative supports the government’s goal of expanding electrification in geographically isolated communities while promoting cleaner, more sustainable, and climate-resilient energy systems.

It is also expected to improve economic opportunities and enhance the quality of life for residents in underserved areas of Palawan. **(Nicole Angelo Celis/OCJ/JBG/PIA MIMAROPA-Palawan/With information & photo from LANDBANK)**

# Canadian companies set to expand PH operations following PBBM meeting



Canada-based OceanaGold Corp. is carrying out a US\$1.9 billion expansion plan that is set to reinforce the Philippine mining ecosystem following its productive meeting with President Ferdinand R. Marcos Jr. to extend the operational life of the Didipio Gold-Copper Mine until 2037.

Leveraging crucial VAT-related incentives under the CREATE

MORE Act to enhance capital efficiency, the company’s project balances resource optimization with a minimized environmental footprint across Nueva Vizcaya and Quirino.

Also on the sidelines of his Canada Official Visit, President Marcos had a one-on-one meeting Friday with the executives of B2Gold Corp., another Canadian mining company, and Philip-

pine-based Filminera Resources Corp. to discuss planned expenditures of approximately US\$14-million relating to the solar plant expansion of the Masbate Gold Project and exploration programs.

B2Gold Corp. and Filminera Resources Corp. jointly operate the Masbate Gold Project. In addition, B2Gold has provided the President a letter that commits the

company, subject to further agreement between the parties, to provide technical and exploration expertise to evaluate opportunities to extend the mine life of the Masbate Gold Project. B2Gold executives updated the President on new exploration initiatives being advanced in the Philippines through the B2Gold Philippines Exploration Office.

The company put

up the office following its positive experience in its Philippine operation, with B2Gold executives disclosing that the Masbate Gold Project generated over PhP10 billion in taxes paid to local and national governments in 2025, \*thus making the company the largest tax payer in the whole of Bicol.\*

Masbate Gold Project’s extensive tax contributions helped raise its host town of Aroroy from a lower-income 4th-class to a thriving 1st-class municipality, translating into superior public infrastructure alongside robust educational assistance and training programs for local scholars. Trade Secretary Maria Cristina Aldegue-Roque said in an interview that the President’s meeting with the Canadian mining companies is about

their expansion initiatives in the Philippines.

“They reiterated their expansion plans and they’re very happy with the new policies. Kasi may mga bagong policies na... but of course, they’re really hoping that we could shorten pa rin the time. Merong mga policies na, I mean, merong mga processes na mahaba pa ‘yung time,” Roque said.

“They already discussed with Secretary (Juan Miguel) Cuna and they already agreed to really work closely together to really strengthen the mining industry in the Philippines,” Roque added.

The Trade Secretary also said the Canadian companies assured the President that they will continue to expand and they will continue to strengthen their Philippine operations. **PND**

## Inflation eases to 6.4% in June



**EASING PRICES.** A gas station attendant refuels a motorcycle in Paco, Manila, on July 6, 2026. Easing oil prices helped slow down inflation to 6.4 percent in June this year from 6.8 percent in May. (PNA photo by Yancy Lim)

MANILA – Headline inflation slowed for the second consecutive month, settling at 6.4 percent in June this year from 6.8 percent in May due to easing oil price pressures and government measures to strengthen food supply.

In a briefing Tuesday, National Statistician Dennis Mapa said the latest data brought the January to June 2026 average inflation to 4.8 percent.

The slowdown was largely driven by lower transport inflation, which decelerated to 12.8 percent in June from 16.2 percent in May amid easing tensions in the Middle East.

Diesel inflation slowed to 39 percent from 58.5 percent in May.

Gasoline inflation also eased to 39.2 percent from 51.6 percent.

The rise in food and non-alcoholic beverage prices also slowed to 5.2 percent from 5.7 percent in May.

“Every percentage point drop in inflation matters to Filipino families,” said DEPDev Secretary Arsenio Balisacan in a separate statement.

“It means household budgets can go further, especially for poor families who spend a large share of their income on food and transportation,” he added.

Balisacan said easing inflation pressures reflect both improving global conditions and the impact of coordinated government measures, such as targeted assistance for farmers, fisherfolk, and transport service providers, as well as lifting of toll fees for vehicles transporting agricultural produce.

“If we want stable prices, we need a stable food supply. Reducing losses from weather disturbances and other supply disruptions remains one of the most effective ways to protect both consumers and producers from future price shocks,” he said.

The government is implementing the El Niño Food Security Action Plan, with a total of PHP26.13 billion allocated to strengthening the country’s preparedness to weather disturbances, ensuring adequate food supply, minimizing income losses among affected farmers and fisherfolk, and expanding consumer access to affordable food.

The Philippine and Japanese governments are also advancing plans to establish a national strategic petroleum reserve to provide a buffer against geopolitical disruptions and extreme price volatility.

“Our goal is not only to bring inflation down but to keep it low and stable. That requires stronger food production, more efficient supply chains, and greater resilience to climate and other shocks,” Balisacan said.

“By strengthening these foundations, we can help Filipino families plan, save, and prosper with greater confidence,” Balisacan added. (PNA)



## LAW A WEEK

BY: ATTY. SARAH JEANE CARDONA ANTOLIN

### Investment Scams: The Law’s Warning to Investors

The desire to grow one’s wealth is both natural and prudent. Investments play an important role in achieving financial security, funding education, preparing for retirement, and building a better future for one’s family. Unfortunately, this same desire has become a fertile ground for unscrupulous individuals who prey upon unsuspecting investors through fraudulent investment schemes. Every year, countless Filipinos lose substantial amounts of money after being enticed by promises of extraordinary returns, guaranteed profits, and seemingly risk-free opportunities. While scammers continue to devise increasingly sophisticated methods to deceive the public, the law provides clear safeguards designed to protect investors and promote integrity in the financial markets.

One of the most common characteristics of investment scams is the promise of unrealistically high and guaranteed returns. Fraudsters often claim that investors can earn monthly profits far exceeding what legitimate financial institutions or investment vehicles can reasonably offer. They create a false sense of urgency by insisting that only a limited number of investment slots are available or by encouraging potential investors to act immediately before an opportunity disappears. Others capitalize on personal relationships by using referrals from friends, relatives, religious organizations, or trusted community members to establish credibility. In many cases, early investors receive returns funded not by legitimate business activities but by the contributions of newer investors, creating what is commonly known as a Ponzi scheme. Such schemes inevitably collapse once the influx of new investments ceases, leaving the majority of investors with substantial losses.

Philippine law recognizes the significant risks posed by fraudulent investment activities and provides a comprehensive legal framework to regulate the offer and sale of securities. The principal law governing investments is the Securities Regulation Code, or Republic Act No. 8799. Under this law, securities offered or sold to the public must generally be registered with the Securities and Exchange Commission (SEC), unless specifically exempted by law. Registration is intended to ensure that adequate disclosures are made to prospective investors regarding the nature of the investment, the financial condition of the issuer, and the risks involved. While SEC registration does not guarantee that an investment will be profitable or free from risk, it serves as an important mechanism to promote transparency and informed decision-making.

The law likewise regulates persons and entities engaged in the business of selling or offering securities. Those who solicit investments from the public must comply with applicable regulatory requirements before engaging in such activities. Investors should therefore exercise caution when dealing with individuals or organizations that cannot demonstrate the necessary authority to offer investment products. The absence of proper

regulatory compliance should immediately prompt further verification before any funds are entrusted.

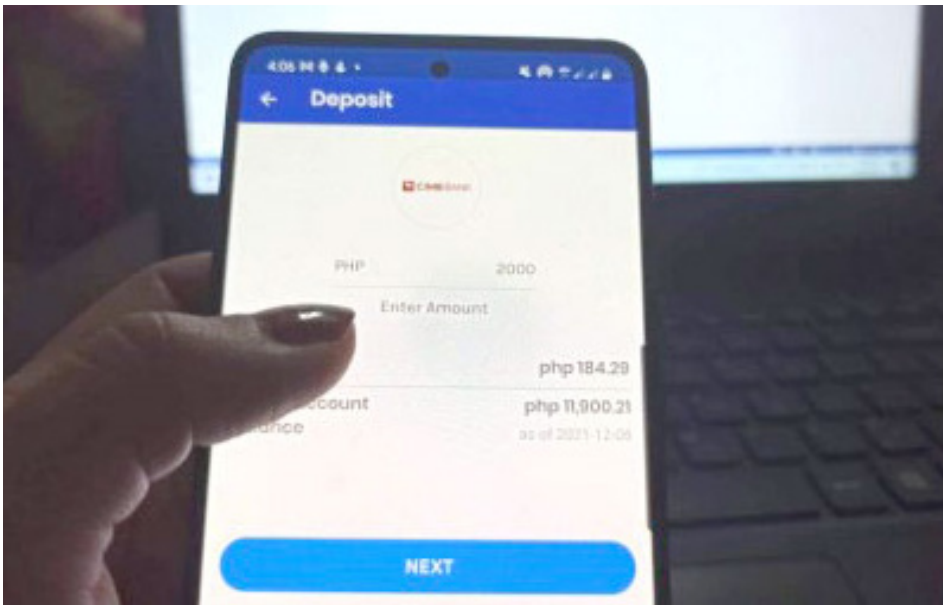
Beyond registration requirements, the Securities Regulation Code expressly prohibits fraudulent practices in connection with the purchase or sale of securities. It is unlawful to obtain money through false statements, misleading representations, concealment of material facts, or any deceptive device intended to induce another person to invest. Individuals who fabricate financial statements, falsely claim government approval, misrepresent business operations, or guarantee profits despite knowing that such representations are false may incur both civil and criminal liability. Depending on the circumstances, offenders may also be prosecuted under other applicable laws, including provisions of the Revised Penal Code relating to estafa, as well as other special penal statutes.

The Securities and Exchange Commission plays a central role in protecting the investing public. It regularly issues advisories identifying entities that are not authorized to solicit investments or whose activities raise concerns under existing securities laws. These advisories serve as valuable resources for investors and underscore the importance of conducting due diligence before making any financial commitment. A simple verification with the SEC may reveal whether a company is duly registered, whether it possesses the necessary authority to offer investment products, or whether regulatory warnings have already been issued against it.

Despite these legal safeguards, the first line of defense against investment scams remains an informed and cautious investor. Before investing, every individual should seek to understand the nature of the proposed investment, the source of the promised returns, the risks involved, and the legal status of the entity offering the opportunity. Investment decisions should never be based solely on social media advertisements, testimonials, celebrity endorsements, or assurances from acquaintances. Legitimate investments are accompanied by clear documentation, transparent disclosures, and a reasonable explanation of how profits are generated. Conversely, investments that rely primarily on recruitment of new participants or promise guaranteed returns with little or no risk should be approached with extreme skepticism.

Those who believe they have fallen victim to an investment scam should act promptly. Reporting the matter to the Securities and Exchange Commission, the National Bureau of Investigation, the Philippine National Police, or other appropriate law enforcement agencies may help prevent further victimization of the public while preserving evidence necessary for possible legal action. Victims may likewise seek legal advice regarding available civil and criminal remedies to recover losses and hold perpetrators accountable under the law.

# Palace hopes more banks will scrap online transfer fees



MANILA – Malacañang on Monday expressed hope that more banks will soon waive digital fund transfer fees, saying lower transaction costs would help ease the financial burden on ordinary Filipinos and support the country's shift toward a more inclusive digital economy.

Palace Press Officer Claire Castro said President Ferdinand R. Marcos Jr. supports efforts to reduce or eliminate fees for online bank-

ing transactions, following moves by several major financial institutions to offer free fund transfers.

“Sinimulan ng LandBank, sumunod na rin po ang BPI at ang RCBC. So, ito po ay sang-ayon na rin po sa kagustuhan ng Pangulo (LandBank started the initiative, and BPI and RCBC followed. This is also in line with the President's preference),” Castro said in a Palace briefing.

Bangko Sentral ng Pilipinas (BSP) Gov-

ernor Eli Remolona Jr. earlier said more banks are expected to waive or lower digital transfer fees. This comes as the Bank of the Philippine Islands (BPI) announced the removal of transfer fees for InstaPay and PESONet transactions conducted through its digital platforms. Meanwhile, Rizal Commercial Banking Corporation (RCBC) began offering free InstaPay transfers for qualified transactions.

G o v e r n -

ment-owned Land Bank of the Philippines has previously waived transfer fees for online transactions for a limited number of times per day and waived conveniences fees for government payments using QR Ph until December 2026.

Asked whether Malacañang would encourage more banks to adopt zero-fee transfers, Castro said the administration hopes other financial institutions would emulate LandBank.

“Katulad ng sinaibin natin, pinasimulan po ng LandBank, so mas nanaisin po natin na lahat po sana ng bangko ay gayahin na rin po ang pinasimulan ng LandBank, para po makatulong sa ating mga kababayan (As we have said, LandBank started this initiative, so we hope all banks will follow what LandBank has begun in order to help our fellow Filipinos),” she said. (PNA)

# Gov't bracing for super typhoon; preemptive measures ordered



**DISASTER PREPS.** The Department of Social Welfare and Development prepositions some 7,000 family food packs in the province of Batanes on Friday (July 3, 2026) ahead of Super Typhoon Bavi. State weather forecasters said the cyclone may enter the Philippine Area of Responsibility between Tuesday evening (July 7) and Wednesday morning (July 8), at which point it will be assigned the local name Inday. (Photo courtesy of DSWD)

MANILA – President Ferdinand R. Marcos Jr. has ordered government agencies to implement preemptive measures, including evacuations in high-risk areas, as Super Typhoon Bavi nears the Philippine Area of Responsibility (PAR).

Palace Press Officer Claire Castro said the President has directed the National Disaster Risk Reduction and Management Council (NDRRMC) and all concerned agencies to activate a whole-of-government response ahead of the expected entry of the cyclone, which will be locally named Inday.

She said Marcos ordered authorities to conduct pre-disaster risk assessment and scenario planning meetings, while keeping national and regional disaster response clusters on standby.

The government has also been directed to intensify public warning and information campaigns across all communication platforms and implement preemptive evacuations in areas identified as highly vulnerable to storm impacts.

Other measures ordered include securing evacuation centers, establishing livestock and equipment holding areas, prepositioning rescue teams and relief supplies, identifying alternate transport routes, enforcing sea travel restrictions, inspecting critical infrastructure, and providing early assistance to vulnerable sectors. “Ang utos ng Pangulo ay whole-of-government approach kaya lahat po ng ahensiya na involved ay kailangan pong kumilos (The President's directive is for a whole-of-government approach, which means all agencies involved must act accordingly),” Castro said in a press briefing.

The Philippine Atmospheric, Geophysical and Astronomical Services Administration (PAGASA) said Bavi packs maximum sustained winds of 205 kilometers per hour near the center and gustiness of up to 250 kph.

PAGASA forecasts indicate that the cyclone may enter PAR between Tuesday evening and Wednesday morning, at which point it will be assigned the local name Inday.

Current forecast tracks show a low probability of landfall over the Philippine mainland, with the super typhoon expected to move northwestward toward Taiwan and Japan's Ryukyu Islands.

However, forecasters said the weather system may pass near extreme Northern Luzon, particularly Batanes, by the weekend. (PNA)

# P1.7-M greenhouse nursery to boost high-value crops in La Union

LINGAYEN, Pangasinan – The recently completed PHP1.69 million provincial greenhouse nursery in Balaoan, La Union is seen to boost high-value crops production in the province.

The Department of Agriculture-funded facility in Ilocos Region, measuring 15 m by 13.6 m, can hold 24,576 vegetable seedlings in 128-hole trays or 20,160 in 105-hole trays, plus fruit tree seedlings depending on size, according to the Office of the Provincial Agriculturist (OPA).

“According to the OPA, the nursery is intended for the propagation of cacao and coffee seedlings, but it may also propagate vegetables and other fruit tree seedlings,”

Justin Marbella, provincial supervising administrative officer, said in a phone interview on Monday.

Through this, the farmers will have high-quality, pest-and disease-resistant planting provisions to help strengthen sustainable agriculture and the province's local agricultural productivity.

The facility was formally turned over to the provincial government on June 25.

In 2023, in cooperation with the Philippine



**GREENHOUSE NURSERY.** The PHP1.69 million provincial greenhouse nursery in Balaoan, La Union, in this undated photo. The facility is seen as boosting high-value crop production in the province. (Photo courtesy of La Union provincial government)

Coffee Advancement and Farm Enterprise (Phil-CAFE) and the Bureau of Plant Industry (BPI), the Robusta Coffee Clonal Garden and the Scion Grove for cacao production were established.

In July 2024, the BPI recognized the Robusta Coffee Clonal Garden as a Certified Coffee Mother Trees site.

In August of the same year, the Coffee Planting Materials Nursery was established, funded by the Agricultural Training Institute, to propagate asexual coffee using scions from an accredited clonal garden. (PNA)

REPUBLIC OF THE PHILIPPINES  
 NATIONAL CAPITAL JUDICIAL REGION  
 OFFICE OF THE CLERK OF COURT  
 REGIONAL TRIAL COURT  
 CITY OF MANILA  
[rctmnlcc@judiciary.gov.ph](mailto:rctmnlcc@judiciary.gov.ph)  
 0991-958-7864/(02)53100290

BDO UNIBANK, INC.,  
 Mortgagee,

-versus-

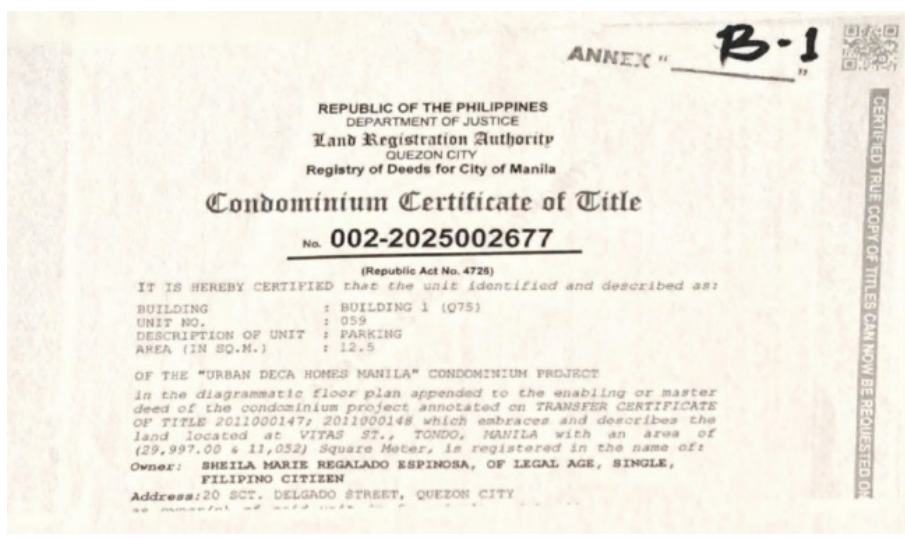
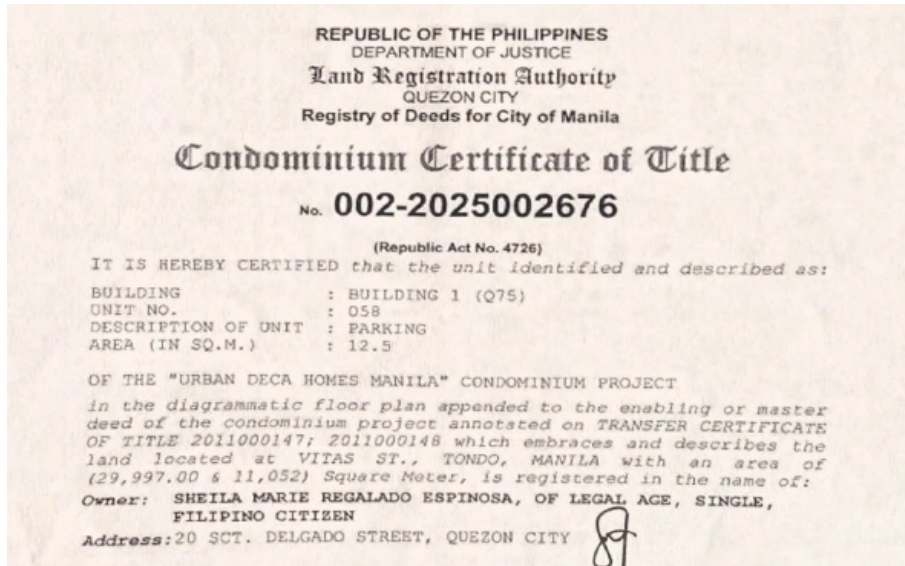
FORECLOSURE NO. 26-4993

SHEILA MARIE REGALADO ESPINOSA,  
 Debtor/Mortgagor.

X ----- X

**AMENDED NOTICE OF EXTRA JUDICIAL SALE**

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118, filed on March 12, 2026, against the mortgagor, **SHEILA MARIE REGALADO ESPINOSA** with postal address at (1) 20 Scout Delgado Street, Paligsahan, Quezon City, 1103, to satisfy the mortgage indebtedness which, as of March 12, 2026 amounts to PESOS: **ONE MILLION TWO HUNDRED NINETEEN THOUSAND ONE HUNDRED NINETY SIX AND 53/100 (Php 1,219,196.53)**<sup>1</sup> pursuant to the **UNIFORM LOAN AND MORTGAGE AGREEMENT (Real Estate)**,<sup>2</sup> the undersigned Acting Clerk of Court and Ex-Officio Sheriff of the Regional Trial Court, Manila, through her deputy, Sheriff **EDUARDO E. CENTENO**, will sell at public auction on **August 5, 2026** at 10:00 o'clock in the morning or soon thereafter but not later than 2:00 o'clock in the afternoon, in front of the Office of the Clerk of Court, Regional Trial Court of Manila, Room 400, 4<sup>th</sup> Floor, Manila City Hall, to the highest bidder for cash or manager's check and in Philippine Currency, the following properties with all its improvements, more particularly described as follows:



All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date due to fortuitous event or the same be declared a non-working, or for any other lawful/valid reasons, it shall be held on **August 19, 2026** without the need for further notice.

Manila, Philippines, June 30, 2026.

(Sgd.)  
**SHAIRA A. QUERUBIN**  
 Acting Clerk of Court<sup>3</sup> & Ex-Officio Sheriff

(Sgd.)  
**EDUARDO E. CENTENO**  
 Sheriff-In-Charge

**WARNING**

Copy Furnished:

**BDO UNIBANK, INC.**  
 33<sup>rd</sup> Floor, BDO Corporate Center Ortigas,  
 No. 12 ADB Avenue, Mandaluyong City

**SHEILA MARIE REGALADO ESPINOSA**  
 (1) 20 Scout Delgado Street, Paligsahan, Quezon City, 1103

NOTE/S: Failure to attend at the auction sale despite proper notice, shall be construed as waiver. Accordingly, the auction sale shall be held as scheduled.

The mortgagor is required to submit an updated statement of account before the scheduled auction sale.

It is absolutely prohibited to remove, destroy or deface, this Notice of Extra-Judicial Sale on or before the date of sale, under penalty of law.

**NEWSPAPER: SENTINEL POST NEWS PUBLISHING**  
**DATES OF PUBLICATION: July 07, 14 and 21, 2026**

<sup>1</sup> Annex "D" of the Petition.

<sup>2</sup> Notarized on December 05, 2023 and April 07, 2025.

<sup>3</sup> Per designation Order dated December 9, 2024 issued by Hon. Carolina C. Icasiano-Sison, Executive Judge, RTC, Manila with approval/confirmation by Hon. Raul B. Villanueva, Court Administrator, SC, dated December 10, 2024.

**THE SENTINEL POST**  
**July 7, 14 and 21, 2026**

**OFW Caravan, Naghatid ng Serbisyo para sa mga Kababayan nating OFW at Kanilang Pamilya**



Umabot sa 608 na indibidwal ang nakilahok sa matagumpay na pagsasagawa ng OFW Caravan 2026 nitong July 1, 2026, na ginanap sa Level 3, Robinsons Metro East, Brgy. Dela Paz, Pasig City.

Bukod sa mga oportunidad para sa overseas employment, inilapit din sa mga dumalo ang iba't ibang programa at serbisyonaglalayong magbigay ng kinakailangang suporta sa mga migranteng manggaga-

wa, tiyakin ang kanilang kaligtasan, at palawakin ang mga oportunidad sa trabaho at kabuhayan. Kabilang dito ang mga seminar at orientation tungkol sa ligtas na pagtatrabaho sa ibang bansa, pag-iwas sa illegal recruitment at human trafficking, at reintegrasyon para sa mga returning overseas Filipino workers (OFWs).

Nagkaroon din ng pagbabahagi ng impormasyon tungkol sa livelihood pro-

grams, National Certification courses, at iba pang mga programang makatutulong sa paghahanap ng trabaho o pagsisimula ng kabuhayan. Bilang bahagi ng OFW Caravan 2026, pormal na kinilala ang mga miyembro ng OFW Family Circle sa Pasig, bilang hakbang sa pagpapalakas ng suporta at mga programang nakalaan para sa mga OFW at kanilang mga pamilya.

Kaugnay nito, isa **(Cont'd on page 16)**

**JEZKA**

- CIVIL WORKS
- TELECOMMUNICATION
- PROJECT MANAGEMENT

26 Koppel St. Filinvest 2 Subdivision Batasan Hills, Quezon City

Tel. No.: (02) 893-24432

email: [info@jezkacorp.com](mailto:info@jezkacorp.com)

REPUBLIC OF THE PHILIPPINES  
 NATIONAL CAPITAL JUDICIAL REGION  
 REGIONAL TRIAL COURT  
 Las Piñas City

OFFICE OF THE CLERK OF COURT  
 AND EX-OFFICIO SHERIFF

BDO UNIBANK, INC.,  
 Mortgagee,

FORECLOSURE NO. F-26-060  
 EXTRA-JUDICIAL FORECLOSURE  
 OF REAL ESTATE MORTGAGE  
 UNDER ACT 3135, AS AMENDED  
 BY ACT 4118

-versus-

MEI ANN GRACE T. SAMIA,  
 Mortgagor/s.

x ----- x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon verified petition for sale under Act 3135, as amended by Act 4118, filed by the Mortgagee/s BDO UNIBANK, INC., with office/business/residence address at 33<sup>rd</sup> Floor, BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City, against the Mortgagor/s/Debtor/s MEI ANN GRACE T. SAMIA, with residence/postal/office address at (1) Lot 6, Block 2, Barcelon St., PNB Homes, BF Resort Village, Talon Dos, Las Piñas City 1740 (2) Lot 2, Annette Liwanag St., BF Resort Village, Classic 1, Brgy. Talon Dos, Las Piñas, to satisfy the mortgage indebtedness which as of April 20, 2026 amounts to Php3,283,119.44 including/excluding interests, penalties, charges, attorney's fees and expenses incidental to this foreclosure and sale, the undersigned OIC/Clerk of Court and Ex-Officio Sheriff of the Regional Trial Court of Las Piñas City or any of the Deputy Sheriffs will sell at public auction on August 11, 2026 at 10:00 a.m. or soon thereafter at the ground floor (main entrance) of the Hall of Justice of Las Piñas City to the highest bidder, for CASH and in Philippine Currency, the following described real property/ies, together with all the improvements existing thereon to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 005-2018000321**

LOT NO: 2 PLAN NO: PCS-00-015258  
 PORTION OF: LOTS 2 AND 3, PCS-00-014735; LRC REC. N-4273  
 LOCATION: BARANGAY OF TALON DOS, LAS PIÑAS CITY,  
 METRO MANILA, ISLAND OF LUZON  
 XXXXXX  
 AREA: ONE HUNDRED SQUARE METERS (100), MORE OR LESS

All sealed bids must be submitted to the undersigned on the above-stated time and date. In the event the public auction should not take place on the said date. It shall be held on September 1, 2026 without further notice.

Las Piñas City, this 16<sup>th</sup> day of June 2026.

(Sgd.)  
 LEAMOR BATILES GARCIA  
 Officer-In-Charge

(Sgd.)  
 JOCELYN D. MACATANGAY  
 Deputy Sheriff

Warning

It is absolutely prohibited to remove, deface or destroy this Notice of Sale on or before the date of sale under penalty of law.

Publication: SENTINEL POST NEWS PUBLISHING  
 Dates: June 30, July 7 & 14, 2026

**THE SENTINEL POST**  
June 30, July 7 & 14, 2026

REPUBLIC OF THE PHILIPPINES  
 REGIONAL TRIAL COURT  
 NATIONAL CAPITAL JUDICIAL REGION  
**BRANCH 213-MANDALUYONG CITY**  
 email: [rtc1mdl213@judiciary.gov.ph](mailto:rtc1mdl213@judiciary.gov.ph)  
 Landline: 8661-4892

IN RE: PETITION FOR  
 ISSUANCE OF A NEW OWNER'S  
 DUPLICATE COPY OF CONDOMINIUM  
 CERTIFICATE OF TITLE NO.  
 008-2021005622 OF THE REGISTRY  
 OF DEEDS FOR MANDALUYONG  
 CITY IN LIEU OF THE LOST TITLE

R-MND-26-004657-LR

JESUS B. ENCARNACION  
 represented by his Attorney-in-fact  
 DANN MICHAEL CANEBA,  
 Petitioner,

x ----- /

**ORDER**

This petition for the issuance of owner's duplicate copy of Condominium Certificate of Title No. 008-2021005622 was raffled to and received by this Court on 14 April 2026.

WHEREFORE, finding the petition sufficient in form and substance, the petitioner is directed to:

1. publish a copy of this Order for three (3) consecutive weeks, in "**THE SENTINEL POST NEWS PUBLICATION**," a periodical of general circulation chosen in a raffle conducted by the undersigned as Executive Judge of this Court on June 19, 2026;
2. post a copy of this Order and the Petition, except the annexes, for at least thirty (30) days prior to the date of hearing of this case at the following conspicuous places, *to wit:*
  - a.) main entrance of the new Mandaluyong City Hall Building; and
  - b.) at the main entrance of the Hall of Justice Building, Regional Trial Court, Mandaluyong City.
3. cause the service of this Order together with a copy of the Petition and its annexes to the following government offices:
  - a.) Register of Deeds of Mandaluyong City;
  - b.) the Director of the Bureau of Lands;
  - c.) the Commissioner of the Land Registration Authority (LRA);
  - d.) the Secretary of the Department of Environment and Natural Resources (DENR);
  - e.) the City Prosecutor's Office of Mandaluyong City; and
  - f.) the Office of the Solicitor General (OSG).

Finally, notice is hereby given that this petition is set for hearing for the presentation of jurisdictional requisites on **September 3, 2026 at 8:30 o'clock in the morning** at which date and time, interested persons may appear and show cause why the petition should not be granted.

SO ORDERED.

City of Mandaluyong, Philippines, June 23, 2026.

(Sgd.)  
**AILEEN N. SAQUING-AGACITA**  
 Judge

ANSA/homer

Copy furnished:

**Desoacido Samson & Associates Law Office**  
 Counsel for petitioner  
 2<sup>nd</sup> Floor, No. 65 Kagawad St., cor. Resolution Ext.,  
 Area C, Talanay, Brgy. Batasan Hills,  
 Quezon City

**THE SENTINEL POST**  
June 30, July 7 and 14, 2026

**Escaped flowerhorn fish threaten Laguna.... (From P.2)**

host Paracapillaria philippinensis, a zoonotic parasite capable of causing serious illness in humans, such as intestinal capillariasis—an infection that can lead to abdominal pain, chronic diarrhea, and malnutrition.

"The species may serve as a possible reservoir of parasites, pathogens, and contaminants, providing a strong foundation for future ecological, parasitological, and aquaculture research aimed at developing evidence-based management strategies for invasive Flowerhorn populations," Gasmen explains.

**Possible solutions**

To help manage Flowerhorn populations, the study puts for-

ward a possible circular economy model: harvesting invasive Flowerhorns and converting them into aquafeed, provided the biomass is screened for parasites, contaminants, and microbiological safety.

Gasmen also points to the Aquatic Species Invasiveness Screening Kit (AS-ISK) as a promising tool for assessing invasion risks of non-native freshwater fishes, as demonstrated in a 2024 study of Lake Naujan by aquatics researcher Allan S. Gilles Jr. Applying AS-ISK to Lake Sampaloc and other Philippine lakes could help identify high-risk species early and inform targeted management actions.

Lake Sampaloc illustrates that invasive species are not solely an

ecological concern but are also shaped by social, economic, and public health realities. As communities adapt to changing aquatic environments, the lake's future hinges on solutions that restore ecological balance while sustaining the livelihoods, cultures, and histories tied to its waters.

"Protecting and sustaining our aquatic ecosystems requires a collaborative approach among com-

munities, research institutions, and policymakers," Gasmen emphasizes.

Hannah Nicole C. Gasmen and Janice A. Ragaza published their article, Fenced and Feral: Farming and Spread of Flowerhorn (Amphilophus spp.) in Lake Sampaloc, Philippines, in the March 2026 issue of World Aquaculture. **(SOURCE: <https://archium.ateneo.edu/environment/1/>)**

Republic of the Philippines  
REGIONAL TRIAL COURT  
National Capital Judicial Region  
Branch 22, Manila  
rtc1mnl022@judiciary.gov.ph / (02)5336-5421

- 1. Atty. Ava Cristina A. Juson-Sicangco (for petitioner)  
[ava.juson.sicangco@gmail.com](mailto:ava.juson.sicangco@gmail.com)
- 2. Jielong Huang  
Unit 18D Eton Bay Manila  
Roxas Blvd., corner Kalaw St.,  
Manila
- 3. Office of the Solicitor General  
134 Amorsolo St., Legaspi Village, Makati City
- 4. SACP Evangeline Narvaez-Isidro  
Office of the City Prosecutor, Manila
- 5. Deputy Sheriff – Manila

IN THE MATTER OF THE PETITION OF JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG TO BE ADMITTED AS A CITIZEN OF THE REPUBLIC OF THE PHILIPPINES,

Civil Case No. **R-MNL-26-02126-SP**

JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG,  
*Petitioner.*

x ----- x

**ORDER**  
**(Amended per Order dated June 9, 2026)**

A verified Amended Petition for Naturalization was filed by petitioner JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG on April 23, 2026<sup>1</sup> alleging that he is of legal age, a Chinese national and currently residing at Unit 18D Eton Bay Manila, Roxas Boulevard corner Kalaw Street, Manila City. He previously resided at the following addresses: a) 809 Hermosa Street, Tondo, Manila, b) 319 San Nicolas Street, Binondo Manila, and c) China Steel Towers, Binondo, Manila. He was born on July 17, 1988 in Fujian, China (Alien Certificate of Registration – Annex “D”). He is married to Chen, Shiting, also a Chinese national, who was born in Fujian, China. They were blessed with a child, Huang Luka Chen born on October 11, 2024 in Manila (Certificate of Live Birth – Annex “J”).

Petitioner first arrived in the Philippines in March 1992. However, he can no longer recall the port of debarkation and the name of the vessel on which he arrived. He requested a Certification of First Arrival in the Bureau of Immigration which issued a certification stating that petitioner’s records were among those destroyed in a fire (BIR Certification dated April 17, 2026 – Annex “C”). Nevertheless, his stay in the Philippines was legalized under R.A. No. 7919 or the Alien Social Integration Act of 2005 (Annexes “D” to “F”). Since then, he continuously resided in the Philippines for almost a period of thirty (30) years and has learned to speak and write in English and Filipino.

Petitioner is engaged as a Consultant/Restaurant Specialist for Harbor View Restaurant in Ermita, Manila and The Century Seafood Restaurant located inside Century Park Hotel in Malate, Manila (Annexes “G” and “H”). Petitioner is of good moral character and believes in the principles underlying the Philippine Constitution. He has conducted himself in a proper and irreproachable manner during the entire period of his residence in the Philippines (Barangay Certificate – Annex “B” and NBI Clearance – Annex “K”). He has all the qualifications required by C.A. No. 473 and has none of the disqualifications for naturalization under Section 4 of the same law.

Finally, petitioner alleges that he filed a Declaration of Intention to become a Filipino citizen which was received by the Office of the Solicitor General on March 18, 2024 (File No. 7086 – Annex “L”). Petitioner further manifests that he intends to reside continuously in the Philippines from the date of the filing of the petition up to the time of his admission to Philippine citizenship. It is his intention in good faith to become a citizen of the Republic of the Philippines and to renounce absolutely and forever all allegiance and fidelity to any foreign prince, potentate, state or sovereignty, and particularly to the People’s Republic of China. Attached to his petition are the affidavits of Jefferson Lao and Sun Na Lim y Sze, both of legal age and Filipino citizens, who will appear and testify as his witnesses during the hearing of this amended petition (Annexes “M,” and “N”).

Finding the amended petition sufficient in form and substance, notice is hereby given that his amended petition will be heard by this court at Regional Trial Court of Manila, Branch 22, 6th Floor, PPL Building, United Nations Avenue corner San Marcelino Street, Paco, Manila on **March 11, 2027 at 8:30 o’clock in the morning** at which place, date and time, all interested parties may appear and show cause why the amended petition should not be granted.

Let copy of this Order together with the amended petition be published at the expense of the petitioner at least once a week for three (3) consecutive weeks in the Official Gazette and in a newspaper of general circulation published in Metro Manila to be determined by raffle conducted by the Office of the Executive Judge of the Regional Trial Court of Manila.

Further, let copy of this Order and the amended petition with its annexes be served upon the Office of the City Prosecutor of Manila and the Office of the Solicitor General, which is directed to appear on behalf of the State or delegate its authority on any of its deputies or duly authorized representative, and to be present on the date and time stated above.

The Deputy Sheriff is likewise ordered to post copies of the Order and the amended petition in the bulletin boards of the Manila City Hall, the Office of the Clerk of the Regional Trial Court of Manila 4th Floor, Manila City Hall, and of this court, 6th Floor, PPL Building, United Nations Avenue corner San Marcelino Street, Paco, Manila.

**SO ORDERED.**

Manila, Philippines, May 22, 2026.

(Sgd.)  
**TAMMY ANN C. REYES-MENDILLO**  
*Presiding Judge*

/sa  
copy furnished:

Republic of the Philippines  
REGIONAL TRIAL COURT  
National Capital Judicial Region  
Branch 22, Manila  
rtc1mnl022@judiciary.gov.ph / (02)5336-5421

IN THE MATTER OF THE PETITION OF JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG TO BE ADMITTED AS A CITIZEN OF THE REPUBLIC OF THE PHILIPPINES,

**R-Mnl-26-02126-SP**

JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG,  
*Petitioner.*

x ----- x

**ORDER**

Finding merit in petitioner’s Urgent Motion to Reset filed on June 4, 2026, the same is hereby **GRANTED**.

Let the initial Order dated May 22, 2026 be **AMENDED** to reflect that the hearing on the amended petition is set to **March 11, 2027 at 8:30 o’clock in the morning**.

**SO ORDERED.**

Manila, Philippines, June 9, 2026.

(Sgd.)  
**TAMMY ANN C. REYES-MENDILLO**  
*Presiding Judge*

copy furnished:

- 1. Atty. Ava Cristina A. Juson-Sicangco (for petitioner)  
[ava.juson.sicangco@gmail.com](mailto:ava.juson.sicangco@gmail.com)
- 2. Office of the Solicitor General  
Office of the Solicitor General, 134 Amorsolo St., Legaspi Village, Makati City  
Email: [efile@osg.gov.ph](mailto:efile@osg.gov.ph)

Republic of the Philippines  
REGIONAL TRIAL COURT  
National Capital Judicial Region  
Branch 22, Manila  
rtc1mnl022@judiciary.gov.ph / (02)5336-5421

IN THE MATTER OF THE PETITION OF JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG TO BE ADMITTED AS A CITIZEN OF THE REPUBLIC OF THE PHILIPPINES,

Civil Case No.  
**R-MNL-26-02126-SP**

JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG,  
*Petitioner.*

x ----- x

**ORDER**

A verified Amended Petition for Naturalization was filed by petitioner JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG on April 23, 2026<sup>1</sup> alleging that he is of legal age, a Chinese national and currently residing at Unit 18D Eton Bay Manila, Roxas Boulevard corner Kalaw Street, Manila City. He previously resided at the following addresses: a) 809 Hermosa Street, Tondo, Manila, b) 319 San

Nicolas Street, Binondo Manila, and c) China Steel Towers, Binondo, Manila. He was born on July 17, 1988 in Fujian, China (Alien Certificate of Registration – Annex “D”). He is married to Chen, Shiting, also a Chinese national, who was born in Fujian, China. They were blessed with a child, Huang Luka Chen born on October 11, 2024 in Manila (Certificate of Live Birth – Annex “J”).

Petitioner first arrived in the Philippines in March 1992. However, he can no longer recall the port of debarkation and the name of the vessel on which he arrived. He requested a Certification of First Arrival in the Bureau of Immigration which issued a certification stating that petitioner’s records were among those destroyed in a fire (BIR Certification dated April 17, 2026 – Annex “C”). Nevertheless, his stay in the Philippines was legalized under R.A. No. 7919 or the Alien Social Integration Act of 2005 (Annexes “D” to “F”). Since then, he continuously resided in the Philippines for almost a period of thirty (30) years and has learned to speak and write in English and Filipino.

Petitioner is engaged as a Consultant/Restaurant Specialist for Harbor View Restaurant in Ermita, Manila and The Century Seafood Restaurant located inside Century Park Hotel in Malate, Manila (Annexes “G” and “H”). Petitioner is of good moral character and believes in the principles underlying the Philippine Constitution. He has conducted himself in a proper and irreproachable manner during the entire period of his residence in the Philippines (Barangay Certificate – Annex “B” and NBI Clearance – Annex “K”). He has all the qualifications required by C.A. No. 473 and has none of the disqualifications for naturalization under Section 4 of the same law.

Finally, petitioner alleges that he filed a Declaration of Intention to become a Filipino citizen which was received by the Office of the Solicitor General on March 18, 2024 (File No. 7086 – Annex “L”). Petitioner further manifests that he intends to reside continuously in the Philippines from the date of the filing of the petition up to the time of his admission to Philippine citizenship. It is his intention in good faith to become a citizen of the Republic of the Philippines and to renounce absolutely and forever all allegiance and fidelity to any foreign prince, potentate, state or sovereignty, and particularly to the People’s Republic of China. Attached to his petition are the affidavits of Jefferson Lao and Sun Na Lim y Sze, both of legal age and Filipino citizens, who will appear and testify as his witnesses during the hearing of this amended petition (Annexes “M,” and “N”). Finding the amended petition sufficient in form and substance, notice is hereby given that his amended petition will be heard by this court at Regional Trial Court of Manila, Branch 22, 6th Floor, PPL Building, United Nations Avenue corner San Marcelino Street, Paco, Manila on September 24, 2026 at 8.30 A.M. at which place, date and time, all interested parties may appear and show cause why the amended petition should not be granted.

Let copy of this Order together with the amended petition be published at the expense of the petitioner at least once a week for three (3) consecutive weeks in the Official Gazette and in a newspaper of general circulation published in Metro Manila to be determined by raffle conducted by the Office of the Executive Judge of the Regional Trial Court of Manila.

Further, let copy of this Order and the amended petition with its annexes be served upon the Office of the City Prosecutor of Manila and the Office of the Solicitor General, which is directed to appear on behalf of the State or delegate its authority on any of its deputies or duly authorized representative, and to be present on the date and time stated above.

The Deputy Sheriff is likewise ordered to post copies of the Order and the amended petition in the bulletin boards of the Manila City Hall, the Office of the Clerk of the Regional Trial Court of Manila 4th Floor, Manila City Hall, and of this court, 6th Floor, PPL Building, United Nations Avenue corner San Marcelino Street, Paco, Manila.

**SO ORDERED.**

Manila, Philippines, May 22, 2026.

(Sgd.)  
**TAMMY ANN C. REYES-MENDILLO**  
 Presiding Judge

copy furnished:

1. Atty. Ava Cristina A. Juson-Sicangco (for petitioner)  
[ava.juson.sicangco@gmail.com](mailto:ava.juson.sicangco@gmail.com)
2. Jielong Huang  
 Unit 18D Eton Bay Manila  
 Roxas Blvd., corner Kalaw St., Manila
3. Office of the Solicitor General  
 134 Amorsolo St., Legaspi Village, Makati City
4. SACP Evangeline Narvaez-Isidro  
 Office of the City Prosecutor, Manila
5. Deputy Sheriff – Manila

<sup>1</sup> Electronically transmitted on April 24, 2026, p. 79, Record.

REPUBLIC OF THE PHILIPPINES  
**REGIONAL TRIAL COURT**  
 NATIONAL CAPITAL JUDICIAL REGION  
 Manila City  
 Branch **22**

**IN THE MATTER OF THE PETITION OF JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG TO BE ADMITTED AS A CITIZEN OF THE REPUBLIC OF THE PHILIPPINES,**

Naturalization Case No. **R-MNL-26-02126-SP**

**JIELONG HUANG a.k.a. RUDY GAN; RUDY WANG; HUANG JIE RONG,**

Petitioner.

x ----- x

AMENDED PETITION FOR NATURALIZATION

Petitioner, by counsel, unto this Honorable Court, respectfully states:

1. Petitioner **JIELONG HUANG** (alias Rudy Gan/ Rudy Wang/ Huang Jie Rong) is of legal age, a Chinese citizen, and **was born on July 17, 1988 in Fujian Province, China.** Petitioner has several aliases (as indicated above). Rudy Wang was used when the Bureau of Immigration agents called him as such when he was still a child. The Filipino agents had trouble pronouncing his Chinese name. The alias Huang Jie Rong was also included in the Bureau of Immigration’s records. The name Rudy Gan is the actual alias being used by the Petitioner in all business and governmental dealings. He is known in the community as Rudy Gan. Attached hereto as Annex “A” are two (2) recent photographs of the Petitioner in compliance with Section 7 of Commonwealth Act No. 473.

2. Petitioner currently resides and has been residing since 2023, together with his wife and child, in Unit 18D Eton Bay Manila, Roxas Boulevard corner Kalaw Street, Manila City. ~~Petitioner migrated in the Philippines from the People’s Republic of China sometime in March 1992 and his stay was legalized under Republic Act 7919 or the Alien Social Integration Act of 1995.~~

~~Copies of Petitioner’s Alien Certificate of Registration and Immigration Certificate of Residence are attached as Annexes “A” and “B”, respectively.~~

Copy of Petitioner’s Barangay Clearance is hereto attached as **Annexes “B”**.

3. Prior thereto Petitioner resided at the following addresses:

Address	Date
809 Hermosa St., Tondo, Manila	1992- December 2014
319 San Nicolas St., Binondo, Manila	December 2014 – July 2023
China Steel Towers Binondo, Manila	(Temporarily while renovation) 2019
Eton Bay Manila	July 2023- present

Petitioner has continuously resided in the Philippines since his lawful admission.

4. Petitioner first arrived in the Philippines in March 1992 and continuously resided herein. However, no Certification of First Arrival was issued to Petitioner upon request. In lieu thereof, the Bureau of Immigration issued a certification stating that Petitioner’s travel records were among those destroyed in a fire, and thus, the requested certificate could no longer be generated. The stay of Petitioner was legalized under Republic Act 7919 or the Alien Social Integration Act of 1995.

Bureau of Immigration Certificate (records burned) is hereto attached as **Annex “C”**. Likewise attached as **Annex “D”** and **“E”** are Petitioner’s Alien Certificate of Registration and Immigration Certificate of Residence, respectively.

5. Petitioner, in utmost good faith, states that he can no longer recall the port of debarkation and the name of the vessel on which he arrived in the Philippines, considering that he was only approximately three (3) years old at the time of his arrival in March 1992. Despite diligent efforts to verify the same, including inquiry with the Bureau of Immigration, no record could be produced, as his travel records were among those destroyed in a fire. Petitioner further states, that the date of his first arrival as stated herein, was derived from the records appearing in his application under R.A. 7919, where the same was indicated.

Copy of Petitioner’s Application under R.A. 7919 is hereto attached as Annex “F”.

6. Petitioner is a Consultant/Restaurant Specialist for Harbor View Restaurant, located in Ermita, Manila and at The Century Seafood Restaurant, located inside Century Park Hotel in Malate, Manila. His employment in these establishments earns him more than enough to support his family and live comfortably.

Copies of the Certification given by the said establishments are hereto attached as **Annex “G”** and **“H”** respectively. Petitioner’s Income Tax Return for the years 2022-2024 are hereto attached as **Annex “I”** and **series.**

7. Petitioner is married to CHEN, SHITING, 36 years of age, likewise a Chinese citizen, born in Fujian, China, with whom he has one (1) child, named Huang Luka Chen (1 year and 6 months old), born in the Manila, Philippines.

Copy of the birth certificate of Petitioner’s child is hereto attached as **Annexes “J”**.

8. According to R.A. 7919, or the Alien Social Integration Act, any alien who wish to become a citizen of the Republic of the Philippines may apply for the same after five (5) years from the approval of his application to be granted legal residence in the Philippines. In this case, Petitioner’s application was granted in the year 1996, nearly three decades have passed - well beyond the statutory five-year period. Thus, he is fully eligible to petition for naturalization at this time.

9. Petitioner hereby declares that he has all the qualifications required by Commonwealth Act No. 473, for purposes of being naturalized as a citizen of the Republic of the Philippines, namely:

(a) Petitioner, at the time of the filing of the instant Petition is 37 years old, hence is more than twenty-one (21) years of age on the day of the hearing of the Petition;

(b) Petitioner has legally resided in the Philippines since 1996, when he was given a permanent residence status when he obtained his Alien Certificate of Registration under R.A. 7919, thus has been a resident for a continuous period of thirty (30) years;

(c) Petitioner is of good moral character and believes in the principles underlying the Philippine Constitution, and has conducted himself in a proper and irreproachable manner during the entire period of his residence in the Philippines in his relation with the constituted government as well as with the community in which he is living. Petitioner has mingled socially with Filipinos and has evinced a sincere desire to learn and embrace the customs, traditions and ideals of the Filipino people; Copies of the Petitioner's NBI Clearance and Barangay Clearance are hereto attached as Annexes "K" and "H," respectively.

(d) As stated earlier, Petitioner is engaged as a Consultant/ Restaurant Specialist for Harbor View Restaurant, located in Ermita, Manila and The Century Seafood Restaurant, located inside Century Park Hotel in Malate, Manila;

(e) Petitioner can speak and write in English and Filipino; and

(f) That he is not opposed to organized government or affiliated with any association or group of persons who uphold and teach doctrines opposing all organized governments; That he does not defend or teach the necessity or propriety of violence, personal assault, or assassination for the success and predominance of one's ideas; that he is not an anarchist, a polygamist or a believer in polygamy or in the practice of polygamy.

10. Petitioner has none of the disqualifications for naturalization under Section 4 of Commonwealth Act No. 473. Petitioner is likewise not among those individuals specifically disqualified in Section 4 from attaining Filipino citizenship.

11. Petitioner filed his Declaration of Intention with the Office of the Solicitor General, pursuant to Section 6 of Commonwealth Act No. 473, on 18 March 2024, more than one (1) year had already elapsed before the filing of this Petition. A copy of the Declaration of Intention is herein attached as **Annex "L" and series**.

12. It is Petitioner's intention in good faith to become a citizen of the Republic of the Philippines and to renounce absolutely and forever all allegiance and fidelity to any foreign prince, potentate, state or sovereignty, and particularly, to the People's Republic of China of which at present he is a citizen or subject of. 12. Petitioner further manifests that he intends to reside continuously in the Philippines from the date of the filing of the Petition up to the time of his admission to Philippine citizenship.

13. Likewise attached to the Petition, as **Annexes "M" and "N"**, are the Judicial affidavits of **Jefferson Lao**, with residence at 479 Jaboneros St., Unit 810, San Nicholas, Manila, and **Sun Na Lim y Sze** with office address at Room 401 Bel-Air Condominium, 1020 Roxas Boulevard corner Kalaw St., Ermita, Manila, two (2) credible persons who are Filipino citizens, who personally know the Petitioner to be a resident of the Philippines for the period of time required by Commonwealth Act No. 473 and a person of good repute and morally irreproachable, and who, in their opinion, believe that Petitioner has all the qualifications necessary to become a citizen of the Philippines and is not in any way disqualified under the provisions of Commonwealth Act No. 473. The Petitioner's Judicial Affidavit is hereto attached as **Annex "O."**

List of Witnesses

14. The witness/es to be presented:

Witnesses	Purpose of Testimony:
Jefferson Lao	<ul style="list-style-type: none"> <li>To prove, among others, that:                             <ul style="list-style-type: none"> <li>A. Petitioner possesses all the qualifications and none of the disqualifications for naturalization under Commonwealth Act No. 473;</li> <li>B. To prove other matters relevant to this case.</li> </ul> </li> </ul>
Sun Na Lim y Sze	<ul style="list-style-type: none"> <li>To prove, among others, that:                             <ul style="list-style-type: none"> <li>A. Petitioner possesses all the qualifications and none of the disqualifications for naturalization under Commonwealth Act No. 473;</li> <li>B. To prove other matters relevant to this case.</li> </ul> </li> </ul>
Rudy Gan (Petitioner himself)	<ul style="list-style-type: none"> <li>To prove, among others, that:                             <ul style="list-style-type: none"> <li>A. He possesses all the qualifications and none of the disqualifications for naturalization under Commonwealth Act No. 473;</li> <li>B. To prove other matters relevant to this case.</li> </ul> </li> </ul>
<b>With reservation</b>	

15. List of Documentary Exhibits

The documentary exhibits that the Petitioner will present to support its allegations are as follows:

ANNEX	
A	<u>2 photographs of Petitioner</u>
B	Barangay Clearance/ certificate

C	<u>Bureau of Immigration Certificate that travel records of Petitioner were Burned in a fire</u>
D	Alien Certificate of Registration
E	Bureau of Immigration Certificate of Residence
F	<u>Application under R.A. 7919</u>
G	Harbor Restaurant's Certificate
H	Century Seafood Restaurant's Certificate
I and series	Income Tax Return of Petitioner 2022-2024
J	Birth Certificate of Petitioner's Son
K	NBI Clearance
L and series	Declaration of Intent filed with the Office of the Solicitor General
M	Judicial Affidavit of Jefferson Lao
N	Judicial Affidavit of Sun Na Lim y Sze
O	Judicial Affidavit of Petitioner
<i>The Petitioner reserves the right to submit additional evidence during the course of the trial.</i>	

**PRAYER**

**WHEREFORE**, premises considered, after due hearing, it is respectfully prayed that this Honorable Court **GRANT** the instant Petition for Naturalization and, accordingly, **ISSUE** the corresponding Naturalization Certificate to herein Petitioner for purposes of being admitted as a citizen of the Republic of the Philippines.

Manila City, 21 April 2026.

(Sgd.)

**AVA CRISTINA A. JUSON-SICANGCO**

Roll No. 72714

IBP No. 584953-01/03/2026-Manila

PTR No. 0380576-01/08/2026-Manila

MCLE Compliance VIII No. 0025996

Issued on 02 April 2025

Email: [ava.juson.sicangco@gmail.com](mailto:ava.juson.sicangco@gmail.com)

Copy Furnished:

OFFICE OF THE SOLICITOR GENERAL  
134 Amorsolo Street, Legaspi Village  
Makati City

BUREAU OF IMMIGRATION  
Magallanes DR. Intramuros Manila

**VERIFICATION AND CERTIFICATION OF NON-FORUM SHOPPING**

I, **JIELONG HUANG** (alias Rudy Gan/ Rudy Wang/ Huang Jie Rong), of legal age, Chinese citizen and with residence at Unit 18D Eton Bay Manila, Roxas Boulevard corner Kalaw Street, Manila City, after having been duly sworn to in accordance with law, hereby depose and say that:

1. I am the Petitioner in the above captioned Amended Petition for Naturalization.

2. I have read and understood this Amended Petition and all its factual allegations are true and correct based on my personal knowledge, honest belief and authentic records as proven by attached documentary evidence.

3. The factual allegations herein have evidentiary support or, if specifically, so identified, will likewise have evidentiary support after a reasonable opportunity for discovery.

4. That this Amended Petition is not filed to harass, cause any annoyance unnecessary delay, or needlessly increase the cost of litigation.

5. That there is no pending case, which is similar to this suit involving the same cause of action, issues and subject matter between the same parties before any other courts or in any other tribunal and;

If I learned of the filling/pendency thereof, I will immediately inform this Honorable Court within 5 days hereof.

(Sgd.)

**JIELONG HUANG**

(aka Rudy Gan/ Rudy Wang/ Huang Jie Rong)

Affiant

**SUBSCRIBED AND SWORN** to before me this APR 23 2026 day of April 2026 in Manila City, affiant exhibiting to me his Chinese Passport with with number EJ5376914 issued on 15 December 2021 and to expire on 14 December 2031.

NOTARY PUBLIC

Book No. III  
Series of 2026.

REPUBLIC OF THE PHILIPPINES)  
City of Manila ) S.S.

VERIFIED DECLARATION

I, **AVA CRISTINA JUSON-SICANGCO**, of legal age, with office address at Tower 9N Suntrust Adriatico Gardens Condominium, Adriatico Street, Malate, Manila, hereby declare that the documents and annexes thereof hereto submitted electronically in accordance with the Efficient use of Paper Rule is/are complete and true copy/ies of the document/s and annexes filed personally with the Regional Trial Court Manila Branch 22

Signature: (Sgd.)  
Printed Name: AVA CRISTINA JUSON-SICANGCO  
Position: Counsel  
Date: April 23, 2026

SUBSCRIBED AND SWORN to before me this \_\_\_ day of \_\_\_\_\_ 2026 in the City of Manila. AVA CRISTINA JUSON-SICANGCO personally appeared and exhibited his Integrated Bar of the Philippines membership Card bearing her picture, signature, and roll number 72174 as proof of her identity.

Doc. No. 24;  
Page No. 5;  
Book No. V;  
Series of 2026.

REPUBLIC OF THE PHILIPPINES)  
CITY OF MANILA ] S.S.

AFFIDAVIT OF SERVICE OF PLEADINGS  
AND SWORN DECLARATION

I, **MARIA LOURDES A. GALLARDO**, of legal age, Filipino, single and presently residing at 1946 Narra extension, Tondo, Manila, after having been duly sworn, depose and say:

That on April 23, 2026 I served a copy of this pleading by registered mail to:

**OFFICE OF THE SOLICITOR GENERAL - 1399 17882389**  
134 Amorsolo Street, Legaspi Village SM MANILA  
Makati City

**BUREAU OF IMMIGRATION - 1399 17882399**  
Magallanes DR. Intramuros Manila SM MANILA

That I am voluntarily executing this affidavit to attest to the truth of the foregoing statements.

AFFIANT FURTHER SAYETH NAUGHT.


IN WITNESS WHEREOF, I have hereunto set my hand this \_\_\_ day of \_\_\_\_\_ at the City of Manila.

(Sgd.)  
**MARIA LOURDES A. GALLARDO**  
Affiant

SUBSCRIBED AND SWORN to before me this 23 April 2026, affiant presented her Phil. Passport P6884141B valid up to 31<sup>st</sup> May 2031.

Notary Public

Doc. No. 27;  
Page No. 6;  
Book No. V;  
Series of 2026.

<p>VERIFIED DECLARATION</p> <p>I, AVA CRISTINA JUSON-SICANGCO, of legal age with office address at Tower 9N Suntrust Adriatico Gardens Condominium, Adriatico Street Malate, Manila hereby declare that the document/s attached (and annexes thereof) submitted electronically in accordance with the Guidelines on Submission of Electronic Copies of Pleadings and other Court Submissions Being Filed Before the Lower Courts is/are complete and true copy/ies of the document/s (and accompanying document/s) filed personally with the primary mode of filing with the Regional Trial Court Manila Branch 22</p> <p>Signature: (Sgd.) Printed Name: AVA CRISTINA JUSON-SICANGCO Counsel on Record Date: April 24, 2026</p> <p>SUBSCRIBED AND SWORN to before me on this 24<sup>th</sup> day of April 2026 in the City of Manila, affiant exhibiting competent evidence of identity with her IDP ID, with Roll No. 72174.</p> <p>Notary Public</p> <p>Doc. No. 24; Page No. 5; Book No. V; Series of 2026</p>	<p>AFFIDAVIT OF SERVICE</p> <p>Republic of the Philippines) City of Manila ) s.s.</p> <p>I, MARIA LOURDES A. GALLARDO, of legal age, Filipino, and with address 1946 Narra Extension Tondo, Manila, after having been duly sworn to in accordance with law, do hereby depose and state:</p> <p>2. Today, April 24, 2026, I served a copy of the AMENDED PETITION for NATURALIZATION, through LBC private courier to the following:</p> <p>OFFICE OF THE SOLICITOR GENERAL 1408 VIGOR 7X/12 134 Amorsolo Street, Legaspi Village Makati City</p> <p>BUREAU OF IMMIGRATION 1408 VIGOR 7X/12 Magallanes Dr. Intramuros Manila</p> <p>That I am voluntarily executing this affidavit to attest to the truth of foregoing statements.</p> <p>AFFIANT FURTHER SAYETH NAUGHT</p> <p>IN WITNESS WHEREOF, I have hereunto affixed our signatures on this day of 24<sup>th</sup> April 2026 in the City of Manila.</p> <p>Subscribed and sworn to before me on 24<sup>th</sup> April 2026 in the City of Manila, Affiant having exhibited to me Passport ID No. P6884141B valid until 31 May 2031 as competent evidence of identity reflecting his/her photograph and signature.</p> <p>Doc. No. 27; Page No. 6; Book No. V; Series of 2026</p>	<p>ANNEX "A"</p> 	<p>ANNEX "B"</p> <p>Republic of the Philippines City of Manila BAHAGYAY 666, ZONE 72, SPOBSTER, C. LEMUA, MARIÑA OFFICE OF THE BARANGAY CHAIRMAN</p> <p>This is to certify that <b>HUANG JINMING aka JIM GAN aka HUANG JIN MING aka ARMANDO WANG</b>, Chinese Citizen, of legal age, is an actual resident of this barangay presently reading at <b>Unit 110, Eton Baypark, T.M. Kalon St., Roxas Walk, Ermita, Manila.</b></p> <p>This is a law-abiding citizen and has good moral character in this barangay as of this writing.</p> <p>This certification is being issued upon the request of the above-mentioned subject in connection with his application as requirement for application of naturalization.</p> <p>Issued on this 16<sup>th</sup> day of February 2026.</p> <p>EMERSON L. MACAPAGAL Barangay Chairman</p>
<p>ANNEX "C"</p> <p>REPUBLIC OF THE PHILIPPINES DEPARTMENT OF JUSTICE BUREAU OF IMMIGRATION MAGALLANES DRIVE, INTRAMUROS MANILA</p> <p>CERTIFICATION</p> <p>This is to certify that the Records Section could not give course to the request for the travel records of <b>MR. HUANG JINMING aka JIM GAN @ HUANG JIN MING @ ARMANDO WANG</b>, Chinese citizen, born on 30 May 1995, for the reason that the IIM Computer Listing of Arrival and Departure for the year 1991 and 1992 were among the documents burned during the 24 September 2005 fire at the Bureau of Immigration Main Building.</p> <p>The certification is issued to <b>MR. HUANG JINMING aka JIM GAN @ HUANG JIN MING @ ARMANDO WANG</b>, for naturalization purposes.</p> <p>Verified by: <b>LEANDRO F. FLORES</b> Date Issued: 17 April 2026</p> <p><b>RUTHELIA D. VALMORIA</b> Chief Records Section</p> <p>Miscellaneous Cert. Fee : 1000.00 O.R. No. : H 2401599640 Date : 17 April 2026</p> <p>Legal Research Fee : 60.00 O.R. No. : H 2401599640 Date : 17 April 2026</p> <p>Express Fee : 1000.00 O.R. No. : E 2401599786 Date : 17 April 2026</p>	<p>ANNEX "D"</p> <p>Republic of the Philippines Department of Justice BUREAU OF IMMIGRATION MAGALLANES DRIVE, INTRAMUROS MANILA</p> <p>ALIEN CERTIFICATE OF REGISTRATION</p> <p>(Issued Pursuant to R.A. No. 7951)</p> <p><b>HUANG JIN MING @ ARMANDO WANG</b> - citizen or subject of CHINA</p> <p>Personal Data and Physical Description</p> <p>Date and place of birth: 05/30/1995, Fujian, China Sex: M Age: 31 Civil status: Single Land residence address: 809 Hermosa St., Tondo, Manila Occupation: Entrepreneur Business address of employer: 0202 2nd Street, Ermita, Manila Date and status of admission: 02/20/2022, Permanent Resident Under R.A. No. 7951 Physical description and distinguishing marks: Height: 1.68 Weight: 52.22 kg Hair: Black Eyes: Black Complexion: Fair Fingerprints: Right, Left</p> <p>ASO PNR No.: 002202 JMBP No.: 002202 Date: 07/15/1995 DOB: 07/30/1995 Certificate of Res. No.: 002202 Previous ACR No.: 002202 Issued on: 10/02/1996, Manila</p> <p>Issued on: 07/11/2022 at MANILA</p> <p>For the Commission of: <b>ANGELINA D. GONZALES</b> (Official Designation) O.R. No.: 20211895 Issued on: 10/02/2022 at MANILA</p> <p>IF FOREIGN BELIEVER TO NEAREST IMMIGRATION OFFICE OR POLICE STATION</p> <p>Cert. Fee : 3000.00 (6 cert/s) O.R. No. : H 2401599640</p> <p>Legal Research Fee : 60.00 O.R. No. : H 2401599640</p> <p>Express Fee : 500.00 O.R. No. : E 2401575783</p>	<p>ANNEX "E"</p> <p>REPUBLIC OF THE PHILIPPINES DEPARTMENT OF JUSTICE BUREAU OF IMMIGRATION MAGALLANES DRIVE, INTRAMUROS MANILA</p> <p>CERTIFICATION</p> <p>This is a certified true machine copy of the records on file in this Bureau.</p> <p>Verified by: <b>Lorelei T. Ruiz</b> Date Verified: 31 January 2024</p> <p><b>REY ARVIN D. REVILLA</b> Acting Chief, Records Section</p> <p>Cert. Fee : 3000.00 (6 cert/s) O.R. No. : H 2401599640</p> <p>Legal Research Fee : 60.00 O.R. No. : H 2401599640</p> <p>Express Fee : 500.00 O.R. No. : E 2401575783</p>	<p>ANNEX "F"</p> <p>Republic of the Philippines Department of Justice BUREAU OF IMMIGRATION MAGALLANES DRIVE, INTRAMUROS MANILA</p> <p>ALIEN CERTIFICATE OF REGISTRATION</p> <p>(Issued Pursuant to R.A. No. 7951)</p> <p><b>HUANG JIN MING @ ARMANDO WANG</b> - citizen or subject of CHINA</p> <p>Personal Data and Physical Description</p> <p>Date and place of birth: 05/30/1995, Fujian, China Sex: M Age: 31 Civil status: Single Land residence address: 809 Hermosa St., Tondo, Manila Occupation: Entrepreneur Business address of employer: 0202 2nd Street, Ermita, Manila Date and status of admission: 02/20/2022, Permanent Resident Under R.A. No. 7951 Physical description and distinguishing marks: Height: 1.68 Weight: 52.22 kg Hair: Black Eyes: Black Complexion: Fair Fingerprints: Right, Left</p> <p>ASO PNR No.: 002202 JMBP No.: 002202 Date: 07/15/1995 DOB: 07/30/1995 Certificate of Res. No.: 002202 Previous ACR No.: 002202 Issued on: 10/02/1996, Manila</p> <p>Issued on: 07/11/2022 at MANILA</p> <p>For the Commission of: <b>ANGELINA D. GONZALES</b> (Official Designation) O.R. No.: 20211895 Issued on: 10/02/2022 at MANILA</p> <p>IF FOREIGN BELIEVER TO NEAREST IMMIGRATION OFFICE OR POLICE STATION</p> <p>Cert. Fee : 3000.00 (6 cert/s) O.R. No. : H 2401599640</p> <p>Legal Research Fee : 60.00 O.R. No. : H 2401599640</p> <p>Express Fee : 500.00 O.R. No. : E 2401575783</p>
<p>31 January 2024 Crl No. 31012024CT66940</p> <p>CERTIFICATION</p> <p>This is a certified true machine copy of the records on file in this Bureau.</p> <p>Verified by: <b>Lorelei T. Ruiz</b> Date Verified: 31 January 2024</p> <p><b>REY ARVIN D. REVILLA</b> Acting Chief, Records Section</p> <p>Cert. Fee : 3000.00 (6 cert/s) O.R. No. : H 2401599640</p> <p>Legal Research Fee : 60.00 O.R. No. : H 2401599640</p> <p>Express Fee : 500.00 O.R. No. : E 2401575783</p>	<p>ALIEN CERTIFICATE OF REGISTRATION</p> <p>(Issued Pursuant to R.A. No. 7951)</p> <p><b>HUANG JIN MING @ ARMANDO WANG</b> - citizen or subject of CHINA</p> <p>Personal Data and Physical Description</p> <p>Date and place of birth: 05/30/1995, Fujian, China Sex: M Age: 31 Civil status: Single Land residence address: 809 Hermosa St., Tondo, Manila Occupation: Entrepreneur Business address of employer: 0202 2nd Street, Ermita, Manila Date and status of admission: 02/20/2022, Permanent Resident Under R.A. No. 7951 Physical description and distinguishing marks: Height: 1.68 Weight: 52.22 kg Hair: Black Eyes: Black Complexion: Fair Fingerprints: Right, Left</p> <p>ASO PNR No.: 002202 JMBP No.: 002202 Date: 07/15/1995 DOB: 07/30/1995 Certificate of Res. No.: 002202 Previous ACR No.: 002202 Issued on: 10/02/1996, Manila</p> <p>Issued on: 07/11/2022 at MANILA</p> <p>For the Commission of: <b>ANGELINA D. GONZALES</b> (Official Designation) O.R. No.: 20211895 Issued on: 10/02/2022 at MANILA</p> <p>IF FOREIGN BELIEVER TO NEAREST IMMIGRATION OFFICE OR POLICE STATION</p> <p>Cert. Fee : 3000.00 (6 cert/s) O.R. No. : H 2401599640</p> <p>Legal Research Fee : 60.00 O.R. No. : H 2401599640</p> <p>Express Fee : 500.00 O.R. No. : E 2401575783</p>	<p>31 January 2024 Crl No. 31012024CT66940</p> <p>CERTIFICATION</p> <p>This is a certified true machine copy of the records on file in this Bureau.</p> <p>Verified by: <b>Lorelei T. Ruiz</b> Date Verified: 31 January 2024</p> <p><b>REY ARVIN D. REVILLA</b> Acting Chief, Records Section</p> <p>Cert. Fee : 3000.00 (6 cert/s) O.R. No. : H 2401599640</p> <p>Legal Research Fee : 60.00 O.R. No. : H 2401599640</p> <p>Express Fee : 500.00 O.R. No. : E 2401575783</p>	<p>ANNEX "F"</p> <p>Republic of the Philippines Department of Justice BUREAU OF IMMIGRATION MAGALLANES DRIVE, INTRAMUROS MANILA</p> <p>ALIEN CERTIFICATE OF REGISTRATION</p> <p>(Issued Pursuant to R.A. No. 7951)</p> <p><b>HUANG JIN MING @ ARMANDO WANG</b> - citizen or subject of CHINA</p> <p>Personal Data and Physical Description</p> <p>Date and place of birth: 05/30/1995, Fujian, China Sex: M Age: 31 Civil status: Single Land residence address: 809 Hermosa St., Tondo, Manila Occupation: Entrepreneur Business address of employer: 0202 2nd Street, Ermita, Manila Date and status of admission: 02/20/2022, Permanent Resident Under R.A. No. 7951 Physical description and distinguishing marks: Height: 1.68 Weight: 52.22 kg Hair: Black Eyes: Black Complexion: Fair Fingerprints: Right, Left</p> <p>ASO PNR No.: 002202 JMBP No.: 002202 Date: 07/15/1995 DOB: 07/30/1995 Certificate of Res. No.: 002202 Previous ACR No.: 002202 Issued on: 10/02/1996, Manila</p> <p>Issued on: 07/11/2022 at MANILA</p> <p>For the Commission of: <b>ANGELINA D. GONZALES</b> (Official Designation) O.R. No.: 20211895 Issued on: 10/02/2022 at MANILA</p> <p>IF FOREIGN BELIEVER TO NEAREST IMMIGRATION OFFICE OR POLICE STATION</p> <p>Cert. Fee : 3000.00 (6 cert/s) O.R. No. : H 2401599640</p> <p>Legal Research Fee : 60.00 O.R. No. : H 2401599640</p> <p>Express Fee : 500.00 O.R. No. : E 2401575783</p>



1701 Annual Income Tax Return form with various sections for taxpayer information, income, and deductions.

1701 Annual Income Tax Return form, similar to the first one, showing detailed tax calculations.

1701 Annual Income Tax Return form, continuing the sequence of tax returns.

1701 Annual Income Tax Return form, the final one in this row.

Tax Return Receipt Confirmation
From: etaxinfo@nerysita.gov.ph
To: etaxinfo@nerysita.gov.ph
Date: Friday, 11 April 2025 at 05:18 pm GMT+8

Receipt
BUREAU OF INTERNAL REVENUE - TAX PAYMENT
BIR OFFICE - REGIONAL OFFICE - CEBU

Statement of Financial Summary
For the Year Ended December 31, 2024
INCOME / RECEIPTS
UNION NEW REQUIREMENT

ANNEX J
CERTIFICATE OF LIVE BIRTH
2015-11365
Issued by the National Statistics Office

ANNEX J-1
CERTIFICATE OF LIVE BIRTH
2015-40005
Issued by the National Statistics Office

CERTIFICATE OF LIVE BIRTH
2017-63805
Issued by the National Statistics Office

ANNEX J-2
CERTIFICATE OF LIVE BIRTH
2017-63805
Issued by the National Statistics Office

CERTIFICATE OF LIVE BIRTH
2017-63805
Issued by the National Statistics Office

ANNEX K
MULTI-PURPOSE CLEARANCE
National Bureau of Investigation

DECLARATION OF INTENTION TO BECOME CITIZEN OF THE PHILIPPINES
JIMMING HUANG @ JIM GAN @ ARMANDO HANG @ HUANG JIN MING

4. I first arrived in the Philippines in 1992 and continuous to reside hereon (save only the time wherein I studied in China). However, no Certification of First Arrival was issued to me. Instead, a Certification from the Bureau of Investigation that they do not have such records is hereto attached as Annex "B". Likewise, copy of my application under R.A. 7919, as amended by R.A. 8247, which indicates my first arrival in the Philippines is hereto attached as Annex "C".


CERTIFICATION
The Alien Registration Division, through Biometrics Section, certifies that HUANG, JIMMING @ JIM GAN @ HUANG JIN MING @ ARMANDO HANG (Huang), Male, Chin-ese national, (DOB: 20 May 1985) is registered as a permanent resident under RA 7919 and was issued the following documents:

Form with various stamps and signatures, likely related to the immigration process.

Form with various stamps and signatures, likely related to the immigration process.

ALIEN CERTIFICATE OF REGISTRATION
No. 1-2024-11
Issued by the Bureau of Immigration

Form with various stamps and signatures, likely related to the immigration process.



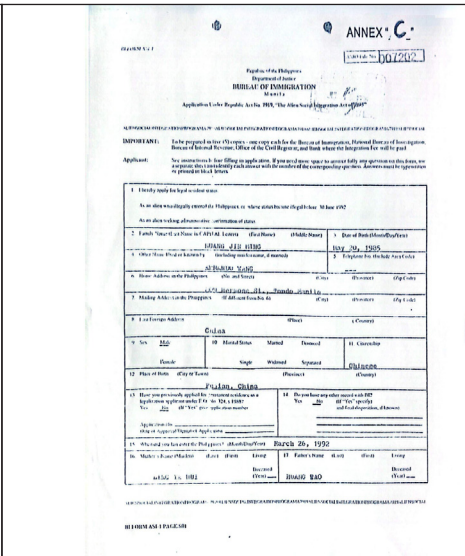
**CERTIFICATION**

This is to certify that the Records Section could not give due course to the request for the record of **HBL HUANG JINMING @ JIN GAN @ ARMANDO WANG**, Chinese citizen, born on 29 May 1975, for the reason that the 2014 Complex Listing of Arrests and Detentions for the years 1991 to 1992 were among the documents listed during the 21 September 2022 fire at the Bureau of Immigration Main Building.

The certification is issued to **HBL HUANG JINMING @ JIN GAN @ ARMANDO WANG**, for regularization purposes.

Notified by: **HONG JIE G. MANGIO**  
Date Issued: 12 March 2024

Legal Recurrence:  
CITE: 500.03  
L.R. No.: 12 MAR 2024  
Date: 12 March 2024



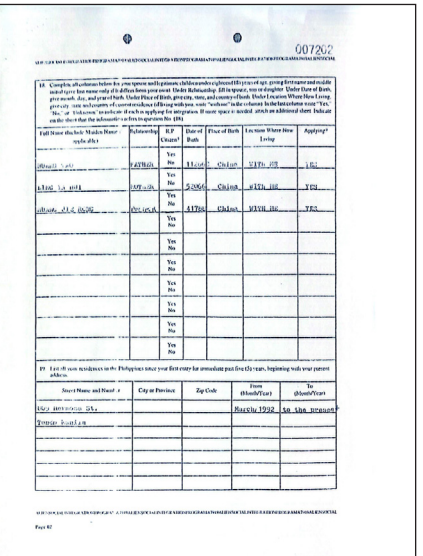
**CERTIFICATION**

This is to certify that **Mr. JINMING HUANG** has been a consultant/restaurant specialist at Harbor View Restaurant, owned/operated by COBADIZ ENTERPRISES INCORPORATED since July 01, 2019 to present.

This certification is being issued upon the request of Mr. Huang, for whatever legal purpose it may serve.

**GAVINO DAVID UMAYAM**  
Manager

South Gate A, South Drive, Rizal Park, Ermita, Manila  
Tel. Nos.: (02) 85341592 (02) 8710060 Telefax No.: (02) 85232019



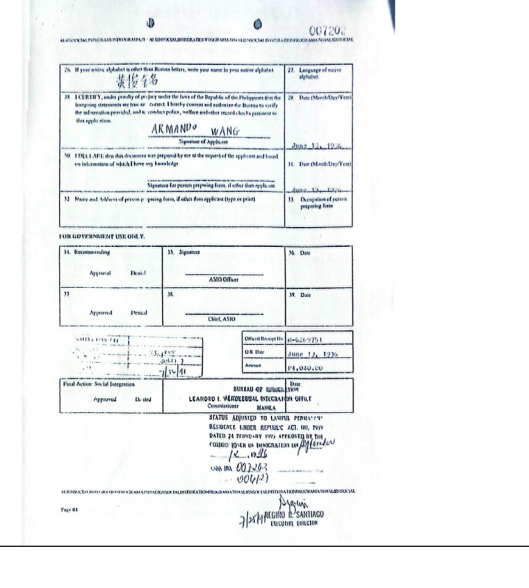
**CERTIFICATION**

This is to certify that **Mr. Huang JinMing** is an employee of The Century Seafood Restaurant 599 P. Ocampo St., Malate Manila from October 2022 up to the present holding the position as consultant.

This certification is being issued upon the request of **Mr. Huang JinMing** for whatever legal purpose it may best serve.

Issued this 1<sup>st</sup> day of March 2024.

**Mr. Wong Tin Yuen**  
General Manager



**CERTIFICATION**

This is to certify that **Mr. JINMING HUANG** has been a consultant/restaurant specialist at Harbor View Restaurant, owned/operated by COBADIZ ENTERPRISES INCORPORATED since July 01, 2019 to present.

This certification is being issued upon the request of Mr. Huang, for whatever legal purpose it may serve.

**GAVINO DAVID UMAYAM**  
Manager

South Gate A, South Drive, Rizal Park, Ermita, Manila  
Tel. Nos.: (02) 85341592 (02) 8710060 Telefax No.: (02) 85232019

THE SENTINEL POST  
June 30, July 7 and 14, 2026

**NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF SHARE**

NOTICE is hereby given that in a document entitled "Extrajudicial Settlement of Estate with Waiver of Share," executed by **Maria Fatima Lim Domingo, Maria Bernardita Domingo-Velez, Maria Remedios Domingo Ignacio, and Cristina Lim Domingo**, all being represented in the execution of the instrument by **Maria Remedios Domingo Ignacio** pursuant to their respective Special Powers of Attorney, the parties declared and made known the following:

- Felicito M. Domingo** died intestate on **November 27, 2022** at **506 5018 49 Street, Yellowknife, NT X1A 3R6, Canada**, leaving as his sole heirs his widow, **Cristina Lim Domingo**, and his children, **Maria Fatima Lim Domingo, Maria Bernardita Domingo-Velez, and Maria Remedios Domingo Ignacio**;
- The decedent died intestate **without leaving any debt whatsoever**;
- The decedent left a parcel of land situated in **San Fernando, Pampanga**, covered by **Transfer Certificate of Title No. 48304-R**, containing an area of **Two Hundred Seventy-Eight (278) square meters, more or less**;
- Pursuant to **Rule 74, Section 1 of the Revised Rules of Court**, the heirs extrajudicially settled the estate, and **Maria Fatima Lim Domingo, Maria Bernardita Domingo-Velez, and Maria Remedios Domingo Ignacio** voluntarily **waived all their rights, interests, and participation** over the above-described property in accordance with the terms of the settlement.

The instrument was executed and notarized before **Atty. Ernest S. Ang, Jr.**, Notary Public for **Quezon City**, and entered in his notarial register as **Doc. No. 176; Page No. 37; Book No. 1; Series of 2025**.

THE SENTINEL POST  
July 7, 14 and 21, 2026

**NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE**

NOTICE is hereby given that in a document entitled "Extrajudicial Settlement of Estate," executed by **Bernadette Telen Torres, Mazy Andrea Telen Torres, and Marc Andre Telen Torres**, the latter being represented by his mother-guardian, **Mazy Andrea Telen Torres**, the parties declared and made known the following:

- Willard Beltran Torres** died intestate on **January 23, 2025** in **Quezon City**, leaving as his sole heirs **Bernadette Telen Torres, Mazy Andrea Telen Torres, and Marc Andre Telen Torres**;
- The decedent died **without leaving any debts whatsoever**;
- The decedent maintained the following bank accounts with the **Bank of the Philippine Islands, Chinese General Branch**:
  - Savings Account No. **2963011639**; and
  - Savings Account No. **2969002224**;
- Pursuant to **Rule 74, Section 1 of the Revised Rules of Court**, the heirs extrajudicially settled the estate and agreed to divide and adjudicate among themselves, in equal shares, the deposits, proceeds, and contents of the foregoing bank accounts, including all interests that may have accrued thereon.

The instrument was executed and notarized before **Atty. Ma. Luisa R. Valenzuela**, Notary Public for **Quezon City**, and entered in her notarial register as **Doc. No. 117; Page No. 24; Book No. 62; Series of 2025**.

THE SENTINEL POST  
July 7, 14 and 21, 2026

**NOTICE OF EXTRAJUDICIAL SETTLEMENT OF ESTATE**

NOTICE is hereby given that in a document entitled "Extrajudicial Settlement of Estate," executed by **Elizabeth E. Llamas and Phillippe Andre E. Llamas**, the parties declared and made known the following:

- Andres Mario O. Llamas** died intestate on **August 5, 2025** at **No. 34 Sterly Street, Bartville Subdivision, Dela Paz, Pasig City**, leaving as his sole heirs his wife, **Elizabeth E. Llamas**, and his son, **Phillippe Andre E. Llamas**;
- The decedent died intestate **without leaving any debt whatsoever**;
- The decedent left his one-half (1/2) conjugal share in a parcel of land situated in **Barangay Dela Paz, Pasig City**, covered by **Transfer Certificate of Title No. 33161**, containing an area of **Two Hundred Fifty (250) square meters, more or less**;
- Pursuant to **Rule 74, Section 1 of the Revised Rules of Court**, the heirs extrajudicially settled the estate and agreed to divide and adjudicate among themselves, in equal shares, the above-described property.

The instrument was executed and notarized before **Atty. Ernest S. Ang, Jr.**, Notary Public for **Quezon City**, and entered in his notarial register as **Doc. No. 324; Page No. 66; Book No. 1; Series of 2026**.

THE SENTINEL POST  
July 7, 14 and 21, 2026

**OFW Caravan, Naghatid ng Serbisyo para sa mga... (From P.8)**

rin sa mga tampok sa caravan ang lib्रेng wellness services para sa mga miyembro ng OFW Family Circle. Nakatanggap sila ng lib्रेng gupit, masahe, at nail care bilang pagkilala sa kanilang mahalagang papel sa pagsuporta sa kanilang mga mahal sa buhay na nagtatrabaho sa ibang bansa at bilang pasasalamat sa kanilang patuloy na pagmamalasakit sa kanilang mga pamilya. Nagkaroon din ng First-Time Job Seekers One-Stop Shop, kung saan naging mas madali para sa mga unang beses pa lamang pasok sa trabaho ang pagproseso ng mga kinakailangang dokumen-

to upang makapagsimula sa kanilang paghahanap ng trabaho. Mula sa Pamahalaang Lungsod ng Pasig, taos-pusong pasasalamat sa lahat ng OFWs, aspiring OFWs, kanilang mga pamilya, at mga katuwang na ahensya ng pamahalaan na naging bahagi ng matagumpay na aktibidad na ito. Patuloy na magsasagawa ang lokal na pamahalaan, sa pangunahing ng Pasig City Public Employment Service Office, ng mga programang maglalapit ng trabaho, mga serbisyo, at iba pang oportunidad upang higit pang suportahan ang bawat Pasigueno. **(Pasig City PIO)**

REPUBLIC OF THE PHILIPPINES  
**REGIONAL TRIAL COURT**  
 NATIONAL CAPITAL JUDICIAL REGION  
**OFFICE OF THE EX-OFFICIO SHERIFF**  
 CALOOCAN CITY, METRO MANILA

TRANS-PHIL CREDIT CORPORATION,  
 Mortgagee,

-versus-

**EJF-10815-2026**  
 Extra-Judicial Foreclosure of  
 Real Estate Mortgage under  
 Act 3135, as amended by  
 Act No. 4118.

CLARIZE PACHECO SAPICO,  
 Mortgagor/s,  
 x ----- x

**NOTICE OF EXTRA-JUDICIAL SALE**

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by **TRANS-PHIL CREDIT CORPORATION**, mortgagee, with address at No. 1218 Pablo Ocampo corner Alfonso Street, Malate, Manila against **CLARIZE PACHECO SAPICO**, mortgagor/s with residence and postal address Lot 6, Block 9, Venus Street, Solar Urban Homes, Brgy. 171, Bagumbong, Caloocan City to satisfy the mortgage indebtedness which as of May 11, 2026 amounts to EIGHT HUNDRED FORTY-FOUR THOUSAND NINE HUNDRED EIGHTY-THREE PESOS & 33/100 (Php844,983.33) Philippine Currency, including/excluding interests, penalties, attorney's fees, plus sheriff's fees and all other necessary expenses of foreclosure and sale, the undersigned Sheriff hereby gives notice to all interested parties and to the public in general that on **AUGUST 5, 2026** at ten o'clock in the morning (10:00 a.m.) or soon thereafter, in front of the main entrance of Caloocan City Judicial Complex, located at 10<sup>th</sup> Avenue, Poblacion, Caloocan City, will sell at public auction to the highest bidder for CASH and in Philippine Currency, the real estate property/ies with all the improvements existing thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE NO. 001-2021002391**

"A PARCEL OF LAND (LOT 6, BLK. 9 OF THE CONS. SUBD. PLAN PCS-00-007369, BEING A PORTION OF THE CONS. OF LOT 647-A-2-A TO LOT 647-A-2-R (LRC) PSD-204309, LRC REC. NO. 6563), SITUATED IN THE BRGY. OF BAGUMBONG, CITY OF CALOOCAN, METRO MANILA, ISLAND OF LUZON. BOUNDED ON THE NE., ALONG LINE 1-2 BY ALLEY 3 OF THE CONS. SUBD. PLAN; ON THE NE., ALONG LINE 2-3 BY LOT 7, BLK. 9 OF THE CONS. SUBD. PLAN; ON THE SE., ALONG LINE 3-4 BY LOT 647-A-1, (LRC) PSD-89550; AND ON THE SW., ALONG LINE 4-1 BY LOT 5 OF BLK. 9 OF THE CONS. SUBD. PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN x x x CONTAINING AN AREA OF FORTY FOUR SQUARE METERS & EIGHTY SQUARE DECIMETERS (44.80) x x x"

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said property/ies and encumbrances thereon, if any there be.

In the event that the public auction should not take place on the said date, it shall be held on **AUGUST 12, 2026** at the same time and place without further notice.

Caloocan City, Metro Manila, 01 July 2026.

FOR THE EX-OFFICIO SHERIFF:  
 (Sgd.)  
**JOANNA MARIE B. RAMOS**  
 Sheriff-in-Charge

Copy furnished: ALL PARTIES CONCERNED  
 Publication: THE SENTINEL POST

Dates: JULY 7, 14 and 21, 2026

**THE SENTINEL POST**  
July 7, 14, and 21, 2026

REPUBLIC OF THE PHILIPPINES  
 REGIONAL TRIAL COURT  
 NATIONAL CAPITAL JUDICIAL REGION  
**OFFICE OF THE CLERK OF COURT AND EX-OFFICIO SHERIFF**  
 PASAY CITY

**BDO UNIBANK, INC.**,  
 Mortgagee,

**FILE NO. REM 26-184**

- versus -

FOR: EXTRA-JUDICIAL  
 FORECLOSURE OF REAL  
 ESTATE MORTGAGE UNDER  
 ACT NO. 3135, AS AMENDED  
 BY ACT NO. 4118

**ERLINDA D. DEQUINA MARRIED TO  
 VIRGILIO C. CRUZ, AS REPRESENTED  
 BY THEIR ATTORNEY-IN-FACT, JANINE  
 FAZ GUNDAY,**

Debtors/Mortgagors.  
 x ----- x

**NOTICE OF EXTRA JUDICIAL SALE**

Upon verified petition for sale under Act 3135, as amended by Act 4118 filed by the Mortgagee **BDO UNIBANK, INC. c/o CONSUMER REMEDIAL MANAGEMENT UNIT** with office/business address at 33<sup>rd</sup> Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against **ERLINDA D. DEQUINA MARRIED TO VIRGILIO C. CRUZ** (Debtors/Mortgagors), as represented by their attorney-in-fact, **JANINE FAZ GUNDAY**, with residence/postal/office addresses at (1) Lot 17, Block 6, Hermogenes Avenue, Chateau Ville Subdivision, Better Living Subdivision, Parañaque City, 1711; and (2) Unit 0510, 5<sup>th</sup> Floor, Tower 3, Shore 2 Residences, Lot 3-C, Seaside Boulevard and Sunrise 1300 Drive, Moa Complex, Pasay City, to satisfy the mortgage indebtedness which as of **April 24, 2026** amounts to **Php2,888,533.34**, including/excluding interest, penalties, charges, attorney's fees and expenses incidental to this foreclosure and sale, the undersigned Deputy Sheriff will sell at public auction on **August 19, 2026** between 9:00 A.M. and 4:00 P.M. at the ground floor (main entrance) of the Hall of Justice, Pasay City to the highest bidder, for CASH and in Philippine Currency, the following described real property/ies, together with all the improvements existing thereon to wit:

**Condominium Certificate of Title**

No. **003-2022009161**

(Republic Act No. 4726)

IT IS HEREBY CERTIFIED that the unit identified and described as:

"SHORE 2 RESIDENCES"  
 TOWER 3  
 FLOOR LEVEL - 5TH FLOOR  
 UNIT NO. 0510  
 UNIT TYPE - 1 BEDROOM WITH BALCONY  
 UNIT AREA - 24.10 SQ.M. MORE OR LESS

in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2014000627 which embraces and describes the land located at SEASIDE BOULEVARD AND SUNRISE DRIVE, MALL OF ASIA COMPLEX, PASAY CITY with an area of FIFTY-SIX THOUSAND EIGHT HUNDRED FIFTY-FOUR (56,854) Square Meter, is registered in the name of:

All sealed bids must be submitted to the undersigned on the above-stated time and date. In the event the public auction should not take place on the said date, it shall be held on **August 26, 2026** without further notice.

Pasay City, this 2<sup>nd</sup> day of July 2026.

For the Acting Clerk of Court & Ex-Officio Sheriff

(Sgd.)

**FERDINAND B. IRENEA**  
 Deputy Sheriff, RTC-OCC, Pasay City

Publication: **SENTINEL POST**  
 Dates: **July 7, 14 & 21, 2026**

*It is absolutely prohibited to remove, deface or destroy this Notice of Sale on or before the date of sale under penalty of law.*

**THE SENTINEL POST**  
July 7, 14 & 21, 2026

**Legazpi launches digital kiosk for faster civil registry requests**



**DIGITAL KIOSK: Legazpi City Mayor, Hisham Ismail tests the new digital kiosk of the City Civil Registrar's Office**

LEGAZPI CITY – The City Civil Registrar's Office (CCRO) launched its first digital kiosk on Monday, allowing clients to request civil registry documents through a paperless system expected to significantly reduce processing time and improve frontline government services. Mayor Hisham Ismail said the digital kiosk is part of the city's digitalization efforts to make government services more accessible and

efficient. "It puts government services directly in our hands. Clients can easily request and secure certified copies of birth, marriage, death, and other civil registry documents without waiting in long lines in just a few minutes," he said. The initiative supports the city's commitment to reducing red tape and delivering faster, paperless and more accessible services as part of its smart city program. City Civil Registrar Office head Priscilla Galicia said the digital kiosk is designed to shorten queues by eliminating manual request forms and enabling clients to process requests electronically. "It is important because clients no longer have to wait in long lines or write their requests manually. The process is now digital and paperless, which also helps reduce the use of office supplies," Galicia said. Requests involving recently registered records can be processed in as fast as three to five minutes, while older records may take longer because only more than 40 percent of the office's archives have been

digitized. Even then, processing of older records is expected to take no more than 30 minutes. The digital kiosk also strengthens the office's compliance with the Anti-Red Tape Authority by making transactions faster and more seamless.

"Under our Citizens Charter, clients should receive their documents within two hours. With the digital kiosk, processing takes less than two hours, and for newer records, only three to five minutes," Galicia said. The system eliminates unnecessary referrals during the transaction process, allowing clients to stay in one place while waiting for their requested documents.

To assist clients, personnel are stationed at the kiosk to guide users throughout the transaction. Galicia reminded the public that representatives claiming documents on behalf of the document owner must present an authorization letter and a valid identification card. **(With a report from Ella Mariz Miña, GIP/PNA)**

REPUBLIC OF THE PHILIPPINES
NATIONAL CAPITAL JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 143, MAKATI CITY
33rd Floor, Makati City Hall, Makati City
Tel Nos. (02) 8889-8590 / (02) 8870-1586
Email add: rtc1mak143@judiciary.gov.ph
Mobile No.: 0927-529-2402

YOSHIO ICHJO,

Plaintiff,

-versus-

Civil Case No.
R-MKT-25-01745-CV
For: Damages under Art. 33 of the
Civil Code with Prayer for Issuance
of Writ of Preliminary Attachment

HAJIME SUMI, AOI IKEDA, MIYUKI
IKEDA, TETSUYA YAMAGIWA,
MEGUMI KOTANI, S DIVISION
HOLDINGS, INC., ZEN FINANCE INC.
KAGPHA BUSINESS PROCESS
OURSOURCING HOLDINGS, INC
(now known as "AVALON OATH
HOLDINGS, INC.), MOUNT FUJI
LENDINGS, INC. and STEP
PHILIPPINE REAL ESTATE
PROPERTIES INC.,

Defendants.

X ----- X

ORDER

The Court is in receipt of an Ex-Parte Motion for Leave to Serve Summons by Publication filed on March 24, 2026 by the plaintiff, through counsel, Atty. Oliver Gem C. Pammit.

Plaintiff avers that, despite the exercise of diligent efforts, the whereabouts of the individual defendants, as well as those of the defendant corporations, cannot be ascertained. Plaintiff further states that it reasonably relied on the addresses indicated in the respective General Information Sheets of the defendant corporations, where the addresses of the individual defendants were likewise reflected, as they were, in one way or another, incorporators, stockholders, or officers of said corporations.

Further, plaintiff prays that summons and the complaint be served upon the following defendants by publication, pursuant to Section 17, Rule 14 of the Rules of Civil Procedure, as amended by A.M. No. 19-10-20-SC: Hajime Sumi, Aoi Ikeda, Miyuki Ikeda, and Megumi Kotani. With respect to Tetsuya Yamagiwa and the defendant corporations, S Division Holdings, Inc., Zen Finance Inc., Kagpha Business Process Outsourcing Holdings, Inc., Step Philippines Real Estate Properties Inc., and Mount Fuji Lending Inc., plaintiff likewise prays that service be effected pursuant to Section 16, Rule 14 of the Rules of Civil Procedure, as amended by A.M. No. 19-10-20-SC.

WHEREFORE, premises considered, and finding the reasons cited in the motion to be well taken, the same is hereby GRANTED.

The plaintiff is hereby authorized to serve the summons, together with copies of the complaint and its annexes, as well as this Order, upon defendants Hajime Sumi, Aoi Ikeda, Miyuki Ikeda, Megumi Kotani, Tetsuya Yamagiwa, and the defendant corporations S Division Holdings, Inc., Zen Finance Inc., Kagpha Business Process Outsourcing Holdings, Inc., and Step Philippines Real Estate Properties Inc., by way of publication once in a newspaper of general circulation and by registered mail at the last known address of the said defendants.

With respect to defendant corporation Mount Fuji Lending Inc., in view of the Entry of Appearance filed on April 8, 2026 by its counsel, CGRLAW & ASSOCIATES LAW OFFICES, through Atty. Claudio Requino II, the motion to serve summons by publication upon said defendant is deemed MOOT and academic.

The defendants shall, within sixty (60) calendar days from notice, file with this Court and serve upon the plaintiff their respective answers to the complaint.

The Entry of Appearance filed on April 8, 2026 by the law firm of CGRLAW & ASSOCIATES LAW OFFICES, through Atty. Claudio Requino II, as counsel for defendant corporation Mount Fuji Lending Inc., is hereby NOTED.

Henceforth, let all copies of notice, orders and other court processes be sent and furnished the said counsel at their provided address as follows:

CGRLAW & ASSOCIATES LAW OFFICES
Unit 302 Capitol Masonic, 35 Matalino Street
Diliman, Quezon City
E-mail: claudio.requino@cgrlaw.ph
doCKET@cgrlaw.ph

Accordingly, the Sheriff's Report dated April 10, 2026 is hereby noted.

SO ORDERED.
April 14, 2026, Makati City.

(Sgd.)
FILIPINA T. RIBAYA-GERONIMO
Judge

COPY FURNISHED:

Table with 4 columns: Name, Method, Received by: Date/Time/Remarks, To be accomplished by: Court Staff. Rows include ATTY. OLIVER GEM C. PAMMIT, ATTY. KERVIN ANTHONY VIADO DRV LAW OFFICES, and ATTY. CLAUDIO REQUINO III CGRLAW & ASSOCIATES LAW OFFICES.

/rhen

Table with 2 columns: Original (left) and Copy (right). The original column contains a scanned copy of the court order and complaint. The copy column contains a list of 26 items detailing the documents and information sheets provided to the court.









AMENDED GENERAL INFORMATION SHEET (Form 1) for SECURITIES AND EXCHANGE COMMISSION. Includes sections for CORPORATE NAME, STOCK INFORMATION, INVESTMENT OF CORPORATE FUNDS, and SIGNATURE.

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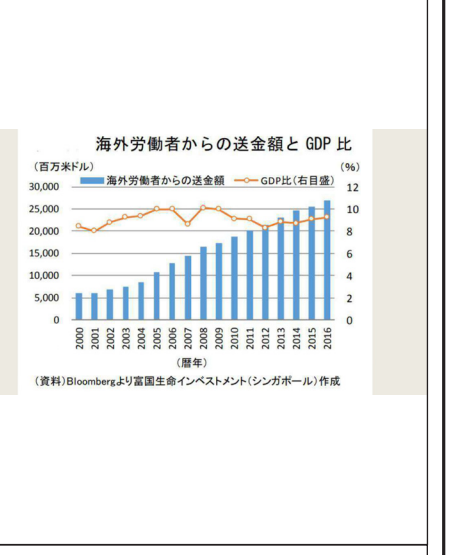
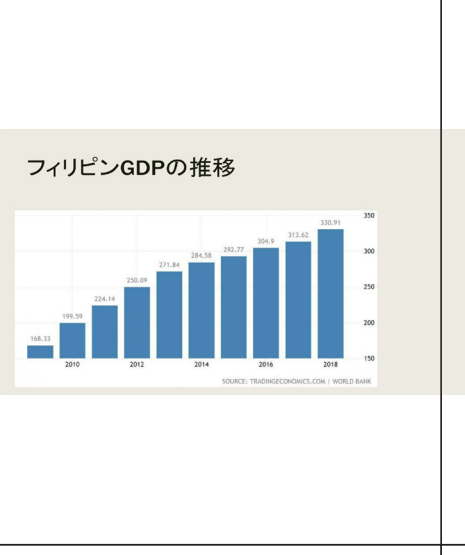
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ANNEX K: 実業案件: ビジネス・プロセス・アウトソーシングとは? (BPO). Includes a diagram showing BPO categories like Call Center, Marketing, and Web Development.

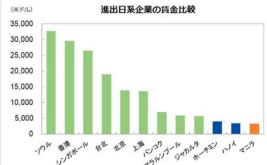


ビジネス・プロセス・アウトソーシング(BPO)について: Diagram illustrating the BPO ecosystem and its various service areas.

BPOの具体的な業務内容について: Detailed list of BPO services including Call Center, Marketing, and Web Development.

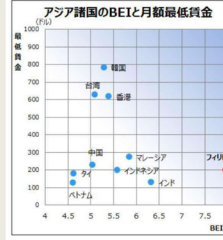
Table showing BEI Summary of Results by Country for 2013, listing countries and their respective BEI scores.

理由②安い人件費

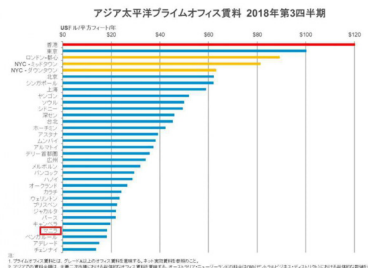


ASEAN諸国との比較

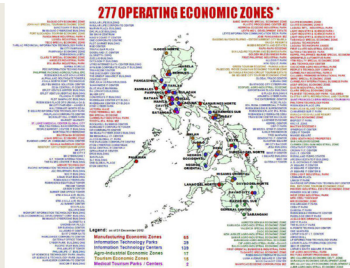
	シンガポール	マレーシア	タイ	インドネシア	フィリピン	ベトナム
名目GDP (億ドル)	3079	3269	3738	8508	2846	1857
実質GDP成長率	2.9%	6.0%	0.7%	5.0%	6.1%	6.0%
2015年 GDP成長率	3.0%	4.8%	3.7%	5.2%	6.7%	6.0%
1人あたりGDP (ドル)	6万6287	1万7900	5977	3374	2849	2047
製造業ワーカーの月給平均賃金(円)	1596	453	369	263	267	173



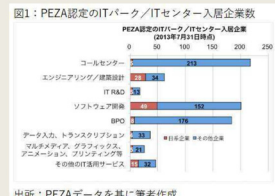
理由③安価なオフィス賃料



理由④PEZAの税制優遇



理由④PEZAの税制優遇



日本のコールセンターの時給を参考に



フィリピンで、半分の人件費とコストで回せたら？

【海外企業】コストを抑えられる!!!  
→企業の純利益が増える。

【フィリピン人役員、マネージャー、国家】  
国の収益が増える、GDPが上がる  
給料が上がる  
海外企業雇用の機会提供  
WIN × WINな関係を築ける

SD HOLDINGSが手掛けるBPO



BPOの案件に関して

最低購入額 (1席あたり)	300万円
契約期間	3年
運用開始日	月末締め、3ヶ月後運用開始
支払い方法	満期日の3ヶ月後に元本、および利益の一括支払い
配当利益	年 20%
参考配当価格	180万円 ※1席300万円を購入したとして3年間に受け取れる純利益

なぜ高い利回りが出せるのか？



1席あたりの利益計算 (概的な数字で見積もり)

1. 売上  
\$10 (約1050円) × 16時間 × 30日間 = \$4800 (約50万円)

2. 支出  
① マーケティング費用 (役員報酬、役員士等の費用) = \$1700 / 月 (約18万円)  
② スタッフ給料 = \$500 / 月 (約5.2万円) × 2人 (スタッフ) = \$1000 (約10.5万円)  
③ 設備維持費 (インターネット料、光熱費、賃借料等) = \$280 (約3万円)

3. 利益  
\$4800 - \$1700 - \$1000 - \$280 - 30%(税金等) = \$1274 (約13万円)

1席あたりの投資額300万円でみると

○純利益見込み  
1席の純利益見込み \$1274 / 月 (約13万円 / 月)  
\$15288 / 年 (約160万円 / 年)

○BPOオーナー様 1席300万円  
1席あたりのROI (利益率)  
160万円 (純利益) ÷ 300万円 (1席の金額) = 53% / 年  
→最大20% / 年 (固定) の配当が可能。

今すぐお申し込みください。

社債を200万円以上購入している方限定:  
BPOの特別購入権取得可能。

ANNEX K-1

Business Proposal: What is Business Process Outsourcing? (BPO)

About business process outsourcing (BPO)



Specific services under BPO



What if we switched to BPO in the Philippines at half the labor charges and cost?

[Overseas Companies]  
Reduced costs!!!  
→ Increased net profit for the company.

[Filipino Officers, Managers and the Nation of the Philippines]  
Increased national revenue and higher GDP.  
Increased salaries.  
Opportunities for direct employment with overseas companies.

Creation of a WIN × WIN situation.

BPO Handled by SD HOLDINGS



BPO Proposal

Table with 2 columns: Item and Value. Items include: 最低購入額 (300万円), 契約期間 (3年), 運用開始日 (月末締め、3ヶ月後運用開始), 支払い方法 (満期日の3ヶ月後に元本、および利益の一括支払い), 配当利益 (年 20%), 参考配当価格 (180万円).

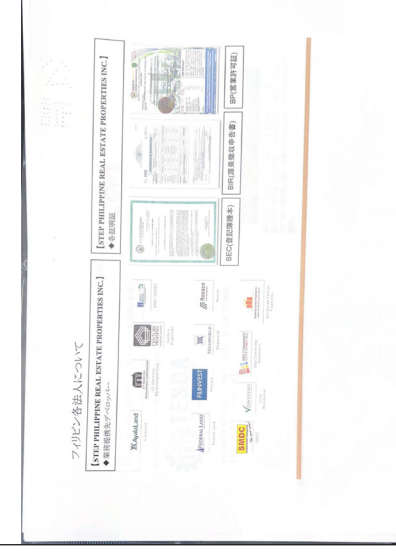
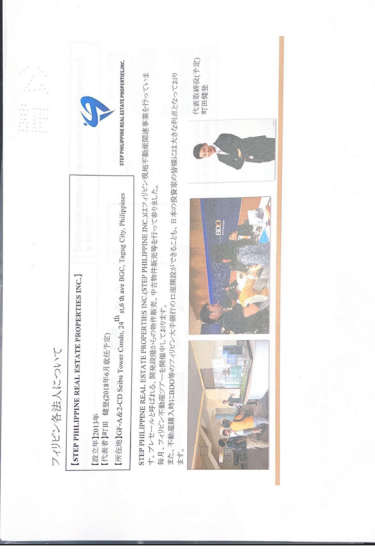
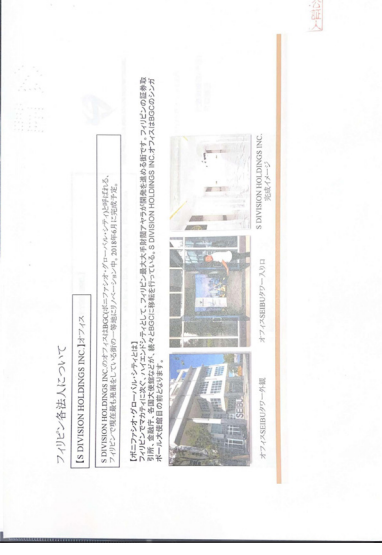
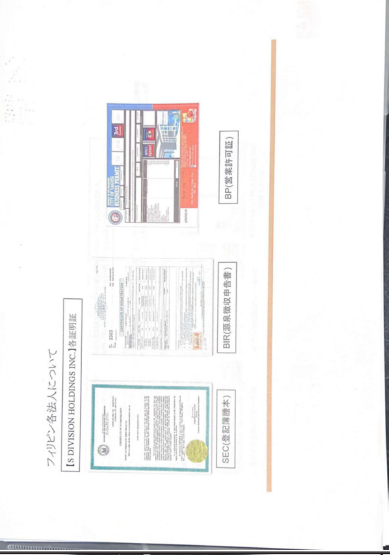
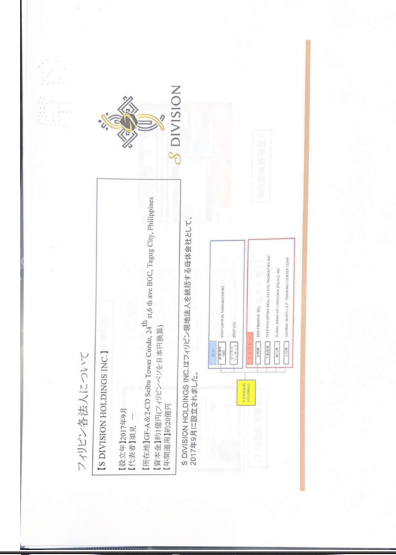
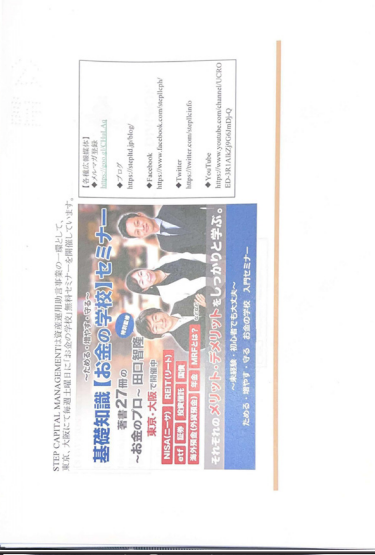
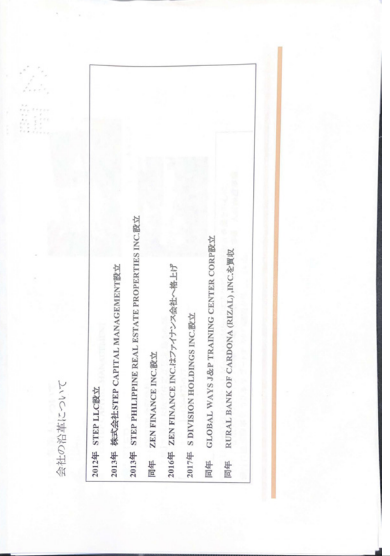
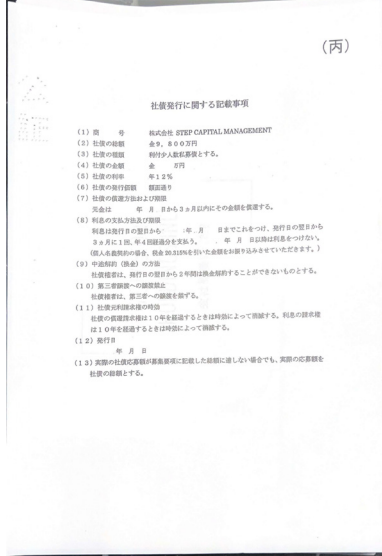
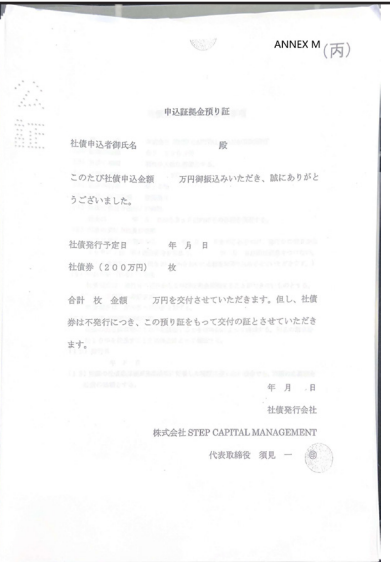
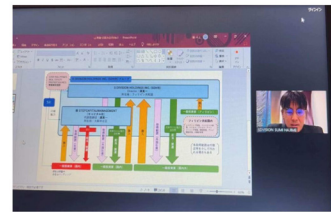
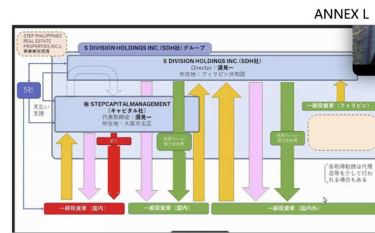
Calculation of profit per seat (estimates based on lowest figures)
1. Sales
\$10 (approx. 1,050 JPY) x 16 hours x 30 days = \$4,800 (approx. 500,000 JPY)
2. Expenditure
(1) Management costs (remuneration for directors (and other officers), costs for tax accountants and accountants, etc.) = \$1,700/month (approx. 180,000 JPY)
(2) Staff salaries = \$500/month (approx. 52,000 JPY) x 2 people (shifts) = \$1,000 (approx. 105,000 JPY)
(3) Equipment maintenance costs (including internet costs, utility costs, rental costs and equipment costs) = \$200 (approx. 21,000 JPY)
3. Profit
\$4,800 - \$1,700 - \$1,000 - \$280 - 30% (taxes, etc.) = \$1,274 (approx. 130,000 JPY)

Based on an investment of 3 million JPY per seat

Estimated net profit
Estimated net profit per seat \$1,274/month (approx. 130,000 JPY/month)
\$15,288/year (approx. 1.6 million JPY/year)
OBPO ownership: 3 million per seat
ROI per seat (profit margin)
1.6 million JPY (net profit) ÷ 3 million JPY (amount per seat) = 53%/year
→ Achievable dividends of up to 20%/year (fixed).

Apply Now!

Special BPO purchasing rights available: only to those who have purchased corporate bonds of 2 million yen or more.





**Our Japanese Companies**



STEP CAPITAL MANAGEMENT, Inc.  
STEP LLC (STEP G.K.)

Japan office located in Saitama-shi, Osaka  
Japan office located in Saitama-shi, Osaka

[Location] 2-28-26 Kitajima, Saitama-shi, Osaka City, Osaka  
TEL: 06-6681-5451  
TEL (fax): 028-871-677

STEP LLC and STEP CAPITAL MANAGEMENT primarily provide advisory services regarding investment in the Philippines and also function as a customer support desk in Japan for our companies in the Philippines engaged in financial services, the real estate business, language school-related businesses, worker dispatching undertakings and the opening of bank accounts.

STEP CAPITAL MANAGEMENT holds free "Money School" seminars in Tokyo and Osaka every Monday as part of its asset management advisory services.

Public Relations Platform  
Register for our official e-mail magazine  
https://zms.scs.jp/

Blog  
https://stepllc.jp/blog/  
Facebook  
https://www.facebook.com/stepllcph/

Twitter  
https://twitter.com/stepllcph  
YouTube  
https://www.youtube.com/channel/UCROED-3R1ARz6G6shdQ

基礎知識【お金の学校】セミナー  
著書27冊の  
~お金のプロ~ 田口智隆  
東京・大阪・福岡中  
NISA(ニーサ) REIT(リート)  
eTf 証券 投資講座 動画  
海外投資(外貨預金) 年金 MRF(米株)  
それぞれのメリット・デメリットをしっかりと学ぶ。  
~東洋経済 初心者でも大丈夫~  
ためる・増やす・守る お金の学校 入門セミナー




**Our Philippine Companies**

[SDIVISION HOLDINGS INC.]

[Incorporated] September 2017  
[Representative] Soma Hajime




[Location] GF-A & 2-CD Seibu Tower Condo, 24<sup>th</sup> St, 6th Ave, BGC, Tagay City, Philippines  
[Share Capital] Approx. 100 million JPY (Converted from Philippine Peso (PHP) to Japanese Yen (JPY))  
[Annual Investment] Approx. 2 billion JPY

SDIVISION HOLDINGS INC. was incorporated in September 2017 as the mother company of the local companies in the Philippines to oversee their operations.


**Our Philippine Companies**

[SDIVISION HOLDINGS INC.] Certifications

SEC (Certificate of Incorporation)  
BIR (Withholding Tax Return)  
BP (Business Permit)


**Our Philippine Companies**

[SDIVISION HOLDINGS INC.] Office

[Incorporated] 2013  
[Representative] Masahiko Kenji (scheduled to take office in June 2018)  
[Location] GF-A&2-CD Seibu Tower Condo, 24<sup>th</sup> St, 6th Ave, BGC, Tagay City, Philippines

SDIVISION HOLDINGS INC.'s office is currently under renovation in what is now the most prestigious and rapidly developing district in the Philippines known as BGC (Bonifacio Global City). Renovation is scheduled for completion in June 2018.

[About Bonifacio Global City]  
Bonifacio Global City is a high-end city in the Philippines, second only to Manila, whose development is being promoted by Ayala, the largest conglomerate in the Philippines. The Philippine Stock Exchange, Financial Services Agency and the embassies of many countries are moving into BGC in quick succession. SDIVISION HOLDINGS INC.'s office is located in front of the Embassy of the Republic of Singapore in BGC.



Entrance of office in SEIBU Tower  
Entrance of office in SEIBU Tower  
SDIVISION HOLDINGS INC.'s office is envisioned upon completion

**Our Philippine Companies**

[STEP PHILIPPINE REAL ESTATE PROPERTIES INC.]

[Incorporated] 2013  
[Representative] Masahiko Kenji (scheduled to take office in June 2018)  
[Location] GF-A&2-CD Seibu Tower Condo, 24<sup>th</sup> St, 6th Ave, BGC, Tagay City, Philippines

STEP PHILIPPINE REAL ESTATE PROPERTIES INC. (STEP PHILIPPINE INC.) is engaged in local real estate related business in the Philippines. It handles per-value which is the sale of properties still in development as well as the sales of existing properties, etc. It currently holds loans of real estate in the Philippines every month.

It also offers our Japanese investors the added major advantage of being able to open bank accounts with major Philippine banks such as BDO for purchasing real estate.



Representative Director (scheduled to take office)  
Masahiko Kenji

**Our Philippine Companies**

[STEP PHILIPPINE REAL ESTATE PROPERTIES INC.]

[Partner Developers]



[STEP PHILIPPINE REAL ESTATE PROPERTIES INC.] Certifications





SEC (Certificate of Incorporation)  
BIR (Withholding Tax Return)  
BP (Business Permit)

**Our Philippine Companies**

[GLOBAL WAYS J&P TRAINING CENTER CORP (GWT)]

[Incorporated] 2017  
[Representative] His Monica (originally a British national who acquired Japanese citizenship 29 years ago)

Language school accredited by TESDA (Philippines' Technical Education and Skills Development Authority)



[May 2018] GWT executed a Consulting Agreement with LEOC Co., Ltd.

LEOC Co., Ltd. is Japan's largest catering service provider with 13,000 employees. The company officially hired GWT as a consultant to assist the company in bringing Japanese staff to the post.


**Our Philippine Companies**

[RURAL BANK OF CARDONA (RIZAL) INC.]

[Incorporated] December 12, 1963  
[Representative] Naga Cruz Vicens (also known as Miyoshi)  
[Location] 1508 Quirino, Pinaric, Cardona, 1938 Rizal, Philippines

The bank was founded by the Cruz family who are a trading company in the town of Cardona in the Province of Rizal. They founded the RURAL BANK OF CARDONA in response to the need of the local residents and at the request of the Philippine government to open a bank.

In 1989, the bank moved to Antipolo Branch Office (formerly the Tropical Hill Branch Office) and in 1996, it opened its Tanager Branch Office. Currently, the bank operates 4 branches including its Main Office.



President: Aquilino Cruz and Wife  
Founder: Guadalupe E. Cruz  
Chair of RURAL BANK OF CARDONA: Naga Cruz Vicens (aka Miyoshi Miyoshi)  
Representative Director of RURAL BANK OF CARDONA: Shiro Nakano (aka Nakano Shiro)

**Our Philippine Companies**

[RURAL BANK OF CARDONA (RIZAL) INC.]

[Cardona Main Office] [Pinaric Branch Office] [Tanager Branch Office] [Tropical Hill Branch Office]

Member Banks under the Philippine Deposit Insurance Coverage (PDIC) System




MEMBER PDIC  
P500,000

In the event that a bank in the Philippines fails its bankruptcy, the Philippine Deposit Insurance Corporation will protect deposits of up to 500,000 PHP (approx. 1.1 million JPY). The Philippines is one of the few developing countries to have introduced a deposit insurance system which we are sure will give Japanese investors a sense of security.

**Our Philippine Companies**

[RURAL BANK OF CARDONA (RIZAL) INC.]

The Rural Bank of Cardona offers products with annual interest rates unparalleled by those in Japan.



Interest Rate Table for Five-Year Deposits (Annual Interest Rate)	1 Year	2 Year	3 Year	4 Year	5 Year
Fixed Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Time Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Overnight Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Current Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Call Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Notice Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Time Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Overnight Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Current Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Call Deposit	0.5%	0.5%	0.5%	0.5%	0.5%
Notice Deposit	0.5%	0.5%	0.5%	0.5%	0.5%

Source: Rural Bank of Cardona (Rizal) Inc. (as of 2018-01-01)

**Our Philippine Companies**

[ZEN FINANCE INC.]

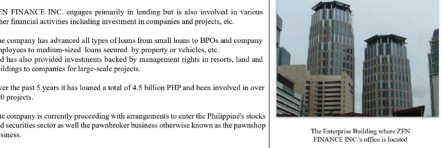
[Incorporated] 2013  
[Representative] Yanagisawa Tomoya  
[Location] 11F The Enterprise Center, Tower 1, 6756 Ayala Avenue, Makati City, Philippines

ZEN FINANCE INC. engages primarily in lending but is also involved in various other financial activities including investment in companies and projects, etc.

The company has advanced all types of loans from small loans to IPOs and company employees to medium-sized loans secured by property or vehicles, etc. and has also provided investments backed by management rights in resorts, land and building to companies for large-scale projects.

Over the past 5 years it has loaned a total of 4.5 billion PHP and been involved in over 200 projects.

The company is currently proceeding with arrangements to enter the Philippine's stocks and securities sector as well as the pawnbroker business otherwise known as the pawnshop business.



The Enterprise Building where ZEN FINANCE INC.'s office is located

**Our Philippine Companies**

[ZEN FINANCE INC.]






The Enterprise Building houses the offices of a host of listed companies from all over the world.

Reurus news agency company and the Industrial Bank of Korea are located on the same floor as ZEN FINANCE INC. Other companies such as TAKENAKA CORPORATION and Shanghai Clinic also have offices there.

**Our Philippine Companies**

[ZEN FINANCE INC.]

Certifications

SEC (Certificate of Incorporation)  
BIR (Withholding Tax Return)  
BP (Business Permit)

**Our Philippine Companies**

[ZEN FINANCE INC.]

In municipal markets in the Philippines, there are hundreds of stalls like these operating in a space the size of a tennis court. All these stalls are managed by the mayor and city officials.

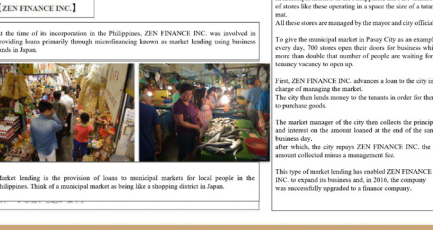
To give the municipal market in Pasay City as an example, every day, 700 stalls open their doors for business while more than double that number of people are waiting for a money transfer to open up.

ZEN FINANCE INC. advances a loan to the city in charge of managing the market.

The city then lends money to the tenants in order for them to purchase stalls.

The market manager of the city then collects the principal and interest on the interest loaned at the end of the time period.

This type of market lending has enabled ZEN FINANCE INC. to expand its business and, in 2014, the company was successfully upgraded to a finance company.



Market lending is the provision of loans to municipal markets for local people in the Philippines. Think of a congested market as being like a shopping street in Japan.

**Our Philippine Companies**

[ZEN FINANCE INC.]

Since being upgraded to a finance company, ZEN FINANCE INC. has been involved in providing safer and more secure loans to major companies and the government-related projects, etc.

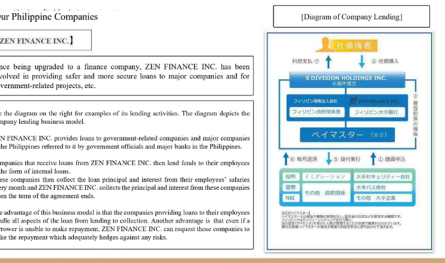
See the diagram on the right for examples of its lending activities. The diagram depicts the company lending business model.

ZEN FINANCE INC. provides loans to government-related companies and major companies in the Philippines, related to its government officials and major banks in the Philippines.

Companies that receive loans from ZEN FINANCE INC. also lend funds to their employees in the form of interest-free loans.

These companies then collect the loan principal and interest from their employees' salaries every month and ZEN FINANCE INC. collects the principal and interest from these companies when the term of the agreement ends.

The advantage of this business model is that the companies providing loans to their employees handle all aspects of the loan from lending to collection. Another advantage is that even if a borrower is unable to make payments, ZEN FINANCE INC. can request those companies to make the payments which adequately hedges against any risks.



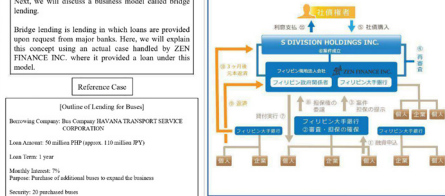
[Diagram of Company Lending]

**Our Philippine Companies**

[ZEN FINANCE INC.]

Next, we will discuss a business model called bridge lending.

Bridge lending in lending in which loans are provided upon request from major banks. Here, we will explain this concept using an actual case handled by ZEN FINANCE INC. where it provided a loan under this model.



[Diagram of Bridge Lending]

Reference Case

[Outline of Lending to Buses]  
Borrowing Company: Hevona Transport Services Corporation  
Loan Amount: 50 million PHP (approx. 1.0 million JPY)  
Loan Term: 1 year  
Monthly Interest: 7%  
Purpose: Purchase of additional buses to expand the business  
Security: 20 purchased buses

**Our Philippine Companies**

Reference Case

This case was referred to us at the request of "PHB (Philippine Business Bank)" a major bank in the Philippines. The company which applied for the loan, Hevona Transport Services Corporation, operates a transportation business in industrial parks in the Philippines, primarily for the transportation of employees. Due to the company having an insufficient number of vehicles to meet passenger demand, the company purchased new shuttle buses and wanted a loan to supplement its operating fund for this.

Hevona Transport Services Corporation had previously taken a loan from PHILIPPINE BUSINESS BANK and following on from its business success, purchased new shuttle buses to further expand its business.

The company applied to PHB for an additional loan to supplement its operating funds for that purpose, however, in order to take out another loan, it would first need to have made a year's worth of payments on the previous loan and so ZEN FINANCE INC. was asked to provide bridge lending.

The most notable feature of this arrangement is that the loan is secured by a Debt Purchase Agreement with PHB and 20 buses already purchased by Hevona.

ZEN FINANCE INC. is able to provide the loan to Hevona, which is set to receive a loan from PHB in one year's time, and collect interest on the loan for the one year period until PHB purchases the debt from ZEN FINANCE INC.

Additionally, if Hevona fails its bankruptcy before PHB refinances the loan a year later, ZEN FINANCE INC. can collect the 20 buses used as security.

The most significant feature of bridge lending is that it offers the best hedging strategy against risks as the principal is guaranteed by a major Philippine bank making it an extremely safe and low-risk business model.

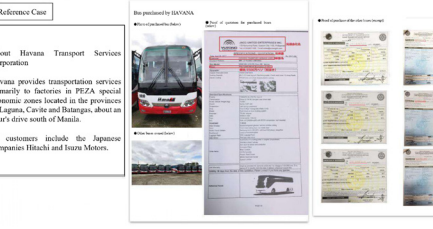
**Our Philippine Companies**

Reference Case

About Hevona Transport Services Corporation

Hevona provides transportation services primarily to factories in PEZA special economic zones located in the provinces of Laguna, Cavite and Batangas, about an hour's drive south of Manila.

Its customers include the Japanese companies Hitachi and Isuzu Motors.



**Our Philippine Companies**

Reference Case

Notes on Agreement and Summary

1) A PROHIBITION-NO-FEE is executed when entering into a loan agreement in the Philippines as well as in the Philippines.

2) In a previous month in writing a part of financial obligation and serves as strong evidence that a loan was advanced.

3) It states that payment of a total of 50 million PHP plus a monthly interest of 7% is to be paid until the loan is repaid in full.

4) Assume a check is received, an additional interest of 1% will be charged on the remaining amount of the check.

5) If the borrower is still not made 7 calendar days past due, an interest rate of 10% per month plus an additional 1% on the repayment amount for that month will be charged, without the need for prior notice, until the repayment is made in full.

6) If the borrower defaults on repaying the loan by the customer date then relating this PROHIBITION NO-FEE, HAVANA shall immediately and legally grant to ZEN all rights to property, guarantee and other assets of value and transfer all property, guarantee and other assets of value to Zen to repay the loan.



**Our Philippine Companies**

**Reference Case**

**Explanation**

- 1) This document certifies that the business bank is proceeding with arrangements to provide an additional loan of 50 million PHP on top of the 50 million PHP approved on October 10, 2016 to "Hirana Transport Service Corporation" located in: Rizal City, Laguna Province and represented by Mr. Harry James H. Limtang Jr.
- 2) The quickly approved additional loan of 50 million PHP may only be used for the purchase of brand new buses or the reconditioning of existing buses.
- 3) The loan facility must be used by October 10, 2017 and shall be subject to periodic review and control exercised by the bank.
- 4) This certificate has been issued at the request of Mr. Harry James H. Limtang Jr. in order to apply for bridge lending from ZEN FINANCE INC. represented by Yanagi Tetsu.

**ANNEX N**

**実業案件:  
ビジネス・プロセス・アウトソーシングとは?  
(BPO)**

**フィリピンGDPの推移**

2010 118.33  
2011 199.93  
2012 224.14  
2013 250.09  
2014 271.84  
2015 284.58  
2016 302.77  
2017 308.9  
2018 313.82  
2019 330.91

SOURCE: TRADEECONOMICS.COM | WORLD BANK

**海外労働者からの送金額と GDP 比**

(百万米ドル) (右目盛) (%)

(資料) Bloombergより富国生命インベストメント(シンガポール)作成

**OFWを超えた新産業BPO**

The Philippines BPO and Overseas Remittances Should Each Grow to \$25 Billion

SOURCE: CLSA Asia Pacific Markets, BPO, Business Process Association of the Philippines (BPA)

**ビジネス・プロセス・アウトソーシング(BPO)について**

IT, BPO, 業務

**BPOの具体的な業務内容について**

**コールセンター部門**  
コールセンターは、顧客への電話対応業務を専門に行う企業、部門である。各企業の商品の問い合わせや、顧客のサポートを行う。

**マーケティング部門**  
顧客に対して、電話やメールを使用して商品の魅力を伝える部門である。例: テーグアースの人物にモザイク、車のナンバーにモザイク等。

**Web作業部門**  
Webサイトの制作や修正を行う部門である。例: テーグアースの人物にモザイク、車のナンバーにモザイク等。

**フィリピンでBPOが流行る理由①  
世界で一番高い英語能力**

COUNTRY	BEI	COUNTRY	BEI	COUNTRY	BEI
Colombia	0.8	India	4.0	USA	1.0
France	0.5	Japan	3.5	Vietnam	0.5
Germany	0.5	Malaysia	2.5	UK	0.5
Italy	0.5	Philippines	2.0	USA	1.0
Japan	3.5	Thailand	1.5	Vietnam	0.5
Malaysia	2.5	USA	1.0	UK	0.5
Philippines	2.0	Vietnam	0.5	USA	1.0
Thailand	1.5	UK	0.5	Vietnam	0.5
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Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5
USA	1.0	Vietnam	0.5	UK	0.5
Vietnam	0.5	UK	0.5	USA	1.0
UK	0.5	USA	1.0	Vietnam	0.5

なぜ高い利回りが出せるのか？



1席あたりの利益計算(概めな数字で見積もり)
1. 売上
\$10(約1050円) x 16時間 x 30日間 = \$4800(約50万円)
2. 支出
① マネージメント費用(役員報酬、税理士、会計士の費用) = \$1700/月(約18万円)
② スタッフ給料 = \$500/月(約5.2万円) x 2人(シフト) = \$1000(約10.5万円)
③ 設備維持費(インターネット、光熱費、賃借料、備品を含む費用) = \$280(約3万円)
④ 税金等
⑤ 設備リース(リース料) = \$100/月(約1.05万円)
⑥ その他(雑費) = \$100/月(約1.05万円)
3. 利益
\$4800 - \$1700 - \$1000 - \$280 - 30%(税金等) = \$1274(約13万円)
1ヵ月の必要利益目標

1席あたりの投資額300万円のみと

○純利益見込み
1席の純利益見込み \$1274/月(約13万円/月)
\$15288/年(約160万円/年)
○BPOオーナー様:1席300万円
1席あたりのROI(利益率)
160万円(純利益) ÷ 300万円(1席の金額) = 53%/年
→最大20%/年(固定)の配当が可能。

今すぐお申し込みください。

社債を200万円以上購入している方限定:
BPOの特別購入権取得可能。

Business Proposal:
What is Business Process Outsourcing? (BPO)

About business process outsourcing (BPO)



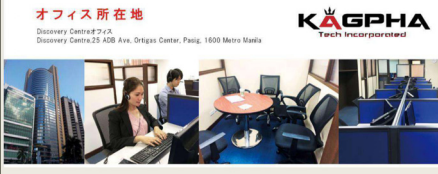
Specific services under BPO

Call Center Department, Marketing Department, Web Work Department descriptions.

What if we switched to BPO in the Philippines at half the labor charges and cost?

[Overseas Companies]
Reduced costs!!!
→ Increased net profit for the company.
[Filipino Officers, Managers and the Nation of the Philippines]
Increased national revenue and higher GDP.
Increased salaries.
Opportunities for direct employment with overseas companies.
Creation of a WIN×WIN situation.

BPO Handled by SD HOLDINGS



BPO Proposal

Table with BPO Proposal details: 最低購入額(1席あたり) 300万円, 契約期間 3年, 運用開始日 月末締め、3ヶ月後運用開始, etc.

Calculation of profit per seat (estimates based on lowest figures)

1. Sales
\$10 (approx. 1,050 JPY) x 16 hours x 30 days = \$4,800 (approx. 500,000 JPY)
2. Expenditure
(1) Management costs (remuneration for directors (and other officers), costs for tax accountants and accountants, etc.) = \$1,700/month (approx. 180,000 JPY)
(2) Staff salaries = \$500/month (approx. 52,000 JPY) x 2 people (shifts) = \$1,000 (approx. 105,000 JPY)
(3) Equipment maintenance costs (including internet costs, utility costs, rental costs and equipment costs) = \$280 (approx. 30,000 JPY)
(4) Taxes, etc.
\*Although most of the areas in which BPO offices are located are PEZA zones (special economic zones) and therefore highly likely to be subject to preferential tax treatment, these calculations are based on areas outside the PEZA zones.
3. Profit
\$4,800 - \$1,700 - \$1,000 - \$280 - 30% (taxes, etc.) = \$1,274 (approx. 130,000 JPY)
Estimated gross profit in 1 month

Based on an investment of 3 million JPY per seat

○Estimated net profit
Estimated net profit per seat \$1,274/month (approx. 130,000 JPY/month)
\$15,288/year (approx. 1.6 million JPY/year)
○BPO ownership: 3 million per seat
ROI per seat (profit margin)
1.6 million JPY (net profit) ÷ 3 million JPY (amount per seat) = 53%/year
→Achievable dividends of up to 20%/year (fixed).

Apply Now!

Special BPO purchasing rights available: only to those who have purchased corporate bonds of 2 million yen or more.

STEP Lending 社債の仕組み ANNEX O
Diagram showing the flow of funds between investors, S Division, and various companies.

STEP Lending 商品概要
1. 投資通貨: 日本円
2. 申込口数: 1口200万円、1口単位で申込可能
3. 社債利率: 年12%
4. 契約期間: 2年間
5. 利息支払い方法: 日本円での3ヶ月毎(4回/年)配当
※個人契約の場合は、源泉税20.315%を引いた金額を振込みます。
※法人契約の場合は、税金を引かず満額を振込みます。
6. 元本償還: 2年3ヶ月後
STEP Lending 契約の流れ
① 予約申請書をご記入いただき、メール送信ください。
② 申込額まで、下記口座へお振込みください。
③ 予約申請書と入金確認後、STEP CAPITAL MANAGEMENTより下記書類を郵送します。
④ 社債発行日の翌日から償還日まで3ヶ月毎に利息が振込まれます。

STEP Lending 早見表
個人契約の場合
Table with columns: 投資金額, 利息3か月毎, 利息合計2年間, 源泉税合計2年間, 手取り合計2年間.
「ラダー型投資法」で元本を温存し利益を使う
Timeline diagram showing staggered investments and interest payments.

STEP Lending 案件一覧
1. ローン種類: カンパニーレンディング
2. ローン種類: プロジェクトレンディング
3. ローン種類: カンパニーレンディング
4. ローン種類: ホールレンディング

ANNEX O-1
STEP Lending Item Cooperation Bank
Diagram showing the relationship between S Division and various banks.

STEP Lending Product Outline
1. Investment Currency: Japanese Yen (JPY)
2. No. of Units for Subscriptions: Subscription fee is set at 2 million yen.
3. Issue Date: Issued on the 15th day of the month.
4. Term of Agreement: 2 years.
5. Method of Interest Payment: Dividend paid in JPY every 3 months (4 times/year).
6. The use of an agreement with an individual, we will not transfer the amount remaining after deducting withholding tax of 20.315%.
7. The use of an agreement with corporations, we will transfer the full amount without deducting withholding tax.
STEP Lending Agreement Process
① Tender process to the following bank accounts by the investor.
② Transfer of the following documents to the investor.
③ Once you have checked your Resonance Application and signed that your payment has been received, you will receive the following documents by post and from STEP CAPITAL MANAGEMENT, Inc.
④ Interest is paid to the designated bank account.
⑤ Interest is paid to the designated bank account by the 15th day of the month. Interest will start from the 1st day of the following month (first issue date).
⑥ Payment is made to the designated bank account by the 15th day of the month. Interest will start from the 1st day of the following month (first issue date).
⑦ Interest will be transferred to your JPY transfer bank account by the 15th day of the month. Interest will start from the 1st day of the following month (first issue date).

STEP Lending Check Reference Table
Table with columns: Amount of Investment, Interest 3 Months, Total Interest Over 2 Years, Total amount of Tax Withholding (Tax), Total Net Interest Over 2 Years.
Safeguard your principal and use your profits by adopting a "laddered investment approach"
Timeline diagram showing staggered investments and interest payments.

ANNEX P

■BPO キャッシュフローについて
■2019年10月15日現在のシミュレーションであり、今後の利益については変動の可能性あり。

Table with 2 columns: Month, Cash flow. Rows for 10, 11, 12, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12.

■2019年9月利益予想(単位:フィリピンペソ)
■2019年10月利益予想(単位:フィリピンペソ)

■2019年11月利益予想(単位:フィリピンペソ)
■2019年12月利益予想(単位:フィリピンペソ)

■2020年1月利益予想(単位:フィリピンペソ)
■2020年2月利益予想(単位:フィリピンペソ)

■2020年3月利益予想(単位:フィリピンペソ)
■2020年4月利益予想(単位:フィリピンペソ)

■2020年5月利益予想(単位:フィリピンペソ)
■2020年6月利益予想(単位:フィリピンペソ)

■2020年7月利益予想(単位:フィリピンペソ)
■2020年8月利益予想(単位:フィリピンペソ)

■2020年9月利益予想(単位:フィリピンペソ)
■2020年10月利益予想(単位:フィリピンペソ)

■2020年11月利益予想(単位:フィリピンペソ)
■2020年12月利益予想(単位:フィリピンペソ)

■2021年1月利益予想(単位:フィリピンペソ)
■2021年2月利益予想(単位:フィリピンペソ)

■2021年3月利益予想(単位:フィリピンペソ)
■2021年4月利益予想(単位:フィリピンペソ)

■2021年5月利益予想(単位:フィリピンペソ)
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■2021年11月利益予想(単位:フィリピンペソ)
■2021年12月利益予想(単位:フィリピンペソ)

■2022年1月利益予想(単位:フィリピンペソ)
■2022年2月利益予想(単位:フィリピンペソ)

■2022年3月利益予想(単位:フィリピンペソ)
■2022年4月利益予想(単位:フィリピンペソ)

■2022年5月利益予想(単位:フィリピンペソ)
■2022年6月利益予想(単位:フィリピンペソ)

■2022年7月利益予想(単位:フィリピンペソ)
■2022年8月利益予想(単位:フィリピンペソ)

■2019年10月利益予想(単位:フィリピンペソ)
■2019年11月利益予想(単位:フィリピンペソ)

■2019年12月利益予想(単位:フィリピンペソ)
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■2022年10月利益予想(単位:フィリピンペソ)
■2022年11月利益予想(単位:フィリピンペソ)

■About BPO cash flow
The first operation started on September 2, 2019, and training started on August 12, 2019.

Table with 2 columns: Month, Cash flow. Rows for 10, 11, 12, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12.

■Actual profits are based on US Dollar, but the figures are converted into peso for easier cost calculation
■Profit for September 2019 = Philippine Peso

■Profit for October 2019 = Philippine Peso
■Profit for November 2019 = Philippine Peso

■Profit for December 2019 = Philippine Peso
■Profit for January 2020 = Philippine Peso

■Profit for February 2020 = Philippine Peso
■Profit for March 2020 = Philippine Peso

■Profit for April 2020 = Philippine Peso
■Profit for May 2020 = Philippine Peso

■Profit for June 2020 = Philippine Peso
■Profit for July 2020 = Philippine Peso

■Profit for August 2020 = Philippine Peso
■Profit for September 2020 = Philippine Peso

■Profit for October 2020 = Philippine Peso
■Profit for November 2020 = Philippine Peso

■Profit for December 2020 = Philippine Peso
■Profit for January 2021 = Philippine Peso

■Profit for February 2021 = Philippine Peso
■Profit for March 2021 = Philippine Peso

■Profit for April 2021 = Philippine Peso
■Profit for May 2021 = Philippine Peso

■Profit for June 2021 = Philippine Peso
■Profit for July 2021 = Philippine Peso

■Profit for August 2021 = Philippine Peso
■Profit for September 2021 = Philippine Peso

■Profit for October 2021 = Philippine Peso
■Profit for November 2021 = Philippine Peso

■Profit for December 2021 = Philippine Peso
■Profit for January 2022 = Philippine Peso

■Profit for February 2022 = Philippine Peso
■Profit for March 2022 = Philippine Peso

■Profit for April 2022 = Philippine Peso
■Profit for May 2022 = Philippine Peso

ANNEX Q

会社設立に関する覚書
(目的) 本覚書は、当事者間の関係に基づき、BPO事業の発展を促進す...

(出資) 2. 甲は、1億2,000万円を出資する。
3. 乙は、1億2,000万円を出資する。

(利益の分配) 3. 甲の事業利益が存続した場合は「剰余利益」とし、剰余利益は...

(代表権) 4. 甲および乙は、本覚書の締結および履行に必要な能力、権限を有し、必...

(取消) 5. 甲および乙は、相手方による各条に該当する事由が発生したときは、何ら...

ANNEX R-1

Memorandum for the Establishment of a Company
Article 1. Party A and Party B shall contribute the necessary funds to promote the development...

(Contributions) Article 2. Party A shall contribute 120 million yen.
Party B shall contribute 100 million yen.

(Distribution of Profits) Article 3. If the business profits of Party A remain (hereinafter referred to as "Remaining Profits"), Party A and Party B shall acquire 50% each of the Remaining Profits.

(Representations and Warranties) Article 4. Party A and Party B have the necessary power and authority to execute and perform this Memorandum of Understanding (MOU) and have completed all necessary internal procedures.

(Cancellation) Article 5. Party A and Party B may immediately cancel this Memorandum of Understanding (MOU).

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

ANNEX R-2

Memorandum for the Establishment of a Company
Article 1. Party A and Party B shall contribute the necessary funds to promote the development...

(Contributions) Article 2. Party A shall contribute 120 million yen.
Party B shall contribute 100 million yen.

(Distribution of Profits) Article 3. If the business profits of Party A remain (hereinafter referred to as "Remaining Profits"), Party A and Party B shall acquire 50% each of the Remaining Profits.

(Representations and Warranties) Article 4. Party A and Party B have the necessary power and authority to execute and perform this Memorandum of Understanding (MOU) and have completed all necessary internal procedures.

(Cancellation) Article 5. Party A and Party B may immediately cancel this Memorandum of Understanding (MOU).

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ANNEX R-3

Memorandum for the Establishment of a Company
Article 1. Party A and Party B shall contribute the necessary funds to promote the development...

(Contributions) Article 2. Party A shall contribute 120 million yen.
Party B shall contribute 100 million yen.

(Distribution of Profits) Article 3. If the business profits of Party A remain (hereinafter referred to as "Remaining Profits"), Party A and Party B shall acquire 50% each of the Remaining Profits.

(Representations and Warranties) Article 4. Party A and Party B have the necessary power and authority to execute and perform this Memorandum of Understanding (MOU) and have completed all necessary internal procedures.

(Cancellation) Article 5. Party A and Party B may immediately cancel this Memorandum of Understanding (MOU).

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ANNEX R-4

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

ANNEX R-5

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

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Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

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ANNEX R-6

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

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Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

Samurai Translators K. K. is incorporated under Japanese laws and is a registered translation company.

2020712 Business Internal Banking

Reference: ANNEX R-6

Transaction reference number: N74632065

Message to beneficiary: FOR EARTH CONSULTING FEE

Pay new individual or company

Beneficiary bank location: PHILIPPINES

Beneficiary account number / IBAN: 40170782623

Payment currency: USD

Beneficiary bank name: METROPOLITAN BANK AND TRUST CO.

Beneficiary address: UNIT OF A 2 CD SEBU TOWER 24TH ST CORNER TRINITY AVE RIZAL TAGUIG CITY PHILIPPINES

From: USD Savings

Amount: USD 100,000.00

Settlement option: Telegraphic transfer

Payment date: 16 Jul 2019

Who pays local / overseas charges: Deduct charges from

2020712 Business Internal Banking

Reference: ANNEX R-7

Transaction reference number: N74632076

Message to beneficiary: FOR EARTH CONSULTING FEE

Pay new individual or company

Beneficiary bank location: PHILIPPINES

Beneficiary account number / IBAN: 40170782623

Payment currency: USD

Beneficiary bank name: METROPOLITAN BANK AND TRUST CO.

Beneficiary address: UNIT OF A 2 CD SEBU TOWER 24TH ST CORNER TRINITY AVE RIZAL TAGUIG CITY PHILIPPINES

From: USD Savings

Amount: USD 100,000.00

Settlement option: Telegraphic transfer

Payment date: 16 Jul 2019

Who pays local / overseas charges: Deduct charges from

2020712 Business Internal Banking

Reference: ANNEX R-8

Transaction reference number: N74632087

Message to beneficiary: FOR EARTH CONSULTING FEE

Pay new individual or company

Beneficiary bank location: PHILIPPINES

Beneficiary account number / IBAN: 40170782623

Payment currency: USD

Beneficiary bank name: METROPOLITAN BANK AND TRUST CO.

Beneficiary address: UNIT OF A 2 CD SEBU TOWER 24TH ST CORNER TRINITY AVE RIZAL TAGUIG CITY PHILIPPINES

From: USD Savings

Amount: USD 100,000.00

Settlement option: Telegraphic transfer

Payment date: 16 Jul 2019

Who pays local / overseas charges: Deduct charges from

2020712 Business Internal Banking

Reference: ANNEX S

Transaction reference number: N74632098

Message to beneficiary: FOR EARTH CONSULTING FEE

Pay new individual or company

Beneficiary bank location: PHILIPPINES

Beneficiary account number / IBAN: 40170782623

Payment currency: USD

Beneficiary bank name: METROPOLITAN BANK AND TRUST CO.

Beneficiary address: UNIT OF A 2 CD SEBU TOWER 24TH ST CORNER TRINITY AVE RIZAL TAGUIG CITY PHILIPPINES

From: USD Savings

Amount: USD 100,000.00

Settlement option: Telegraphic transfer

Payment date: 16 Jul 2019

Who pays local / overseas charges: Deduct charges from

2020712 Business Internal Banking

Reference: ANNEX T

Transaction reference number: N74632109

Message to beneficiary: FOR EARTH CONSULTING FEE

Pay new individual or company

Beneficiary bank location: PHILIPPINES

Beneficiary account number / IBAN: 40170782623

Payment currency: USD

Beneficiary bank name: METROPOLITAN BANK AND TRUST CO.

Beneficiary address: UNIT OF A 2 CD SEBU TOWER 24TH ST CORNER TRINITY AVE RIZAL TAGUIG CITY PHILIPPINES

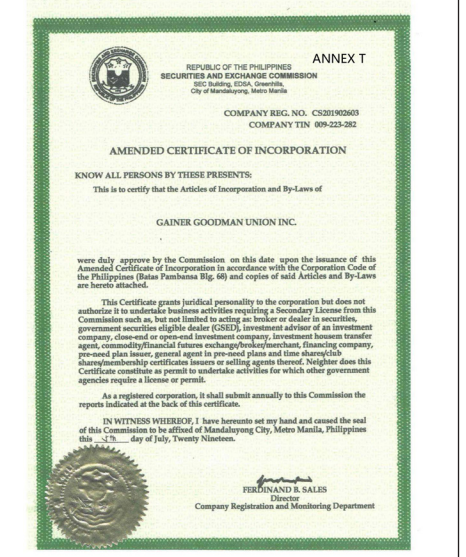
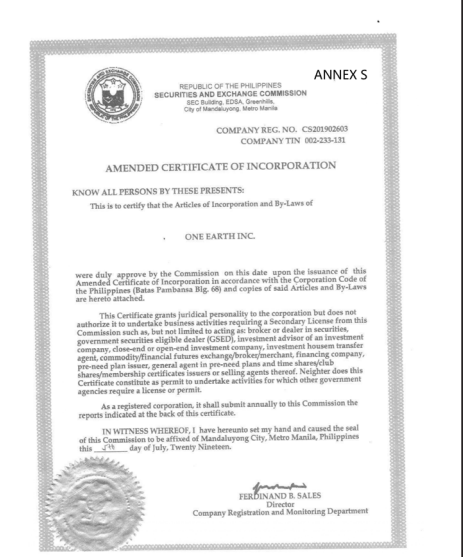
From: USD Savings

Amount: USD 100,000.00

Settlement option: Telegraphic transfer

Payment date: 16 Jul 2019

Who pays local / overseas charges: Deduct charges from



ANNEX U

項目	金額	単位
現金	1,000,000.00	円
現金当座	500,000.00	円
現金預金	500,000.00	円
現金合計	2,000,000.00	円
債権	1,000,000.00	円
債権合計	1,000,000.00	円
負債	1,000,000.00	円
負債合計	1,000,000.00	円
純資産	1,000,000.00	円

ANNEX V

項目	金額	単位
現金	1,000,000.00	円
現金当座	500,000.00	円
現金預金	500,000.00	円
現金合計	2,000,000.00	円
債権	1,000,000.00	円
債権合計	1,000,000.00	円
負債	1,000,000.00	円
負債合計	1,000,000.00	円
純資産	1,000,000.00	円

ANNEX W

項目	金額	単位
現金	1,000,000.00	円
現金当座	500,000.00	円
現金預金	500,000.00	円
現金合計	2,000,000.00	円
債権	1,000,000.00	円
債権合計	1,000,000.00	円
負債	1,000,000.00	円
負債合計	1,000,000.00	円
純資産	1,000,000.00	円

ANNEX X

項目	金額	単位
現金	1,000,000.00	円
現金当座	500,000.00	円
現金預金	500,000.00	円
現金合計	2,000,000.00	円
債権	1,000,000.00	円
債権合計	1,000,000.00	円
負債	1,000,000.00	円
負債合計	1,000,000.00	円
純資産	1,000,000.00	円

S DIVISION HOLDINGS.

項目	金額	単位
流動資産	PHP 2,324,201,731	
固定資産	PHP 29,598,657	
総資産	PHP 2,353,800,388	
流動負債	PHP 14,950,876	
固定負債	PHP 547,780,180	
総負債	PHP 562,731,056	
資本	PHP 1,891,069,332	
資本と負債の合計 (総資産)	PHP 2,353,800,388	

S DIVISION HOLDINGS.

項目	金額	単位
流動資産	PHP 2,324,201,731	
固定資産	PHP 29,598,657	
総資産	PHP 2,353,800,388	
流動負債	PHP 14,950,876	
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総負債	PHP 562,731,056	
資本	PHP 1,891,069,332	
資本と負債の合計 (総資産)	PHP 2,353,800,388	

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固定資産	PHP 29,598,657	
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項目	金額	単位
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項目	金額	単位
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固定負債	PHP 547,780,180	
総負債	PHP 562,731,056	
資本	PHP 1,891,069,332	
資本と負債の合計 (総資産)	PHP 2,353,800,388	

**BRIDGEMAN SUP**

RECEIVED APR 12 2018

RECEIVED APR 12 2018

DATE	DESCRIPTION	AMOUNT
2018-01-01	...	...
2018-01-02	...	...
2018-01-03	...	...
2018-01-04	...	...
2018-01-05	...	...
2018-01-06	...	...
2018-01-07	...	...
2018-01-08	...	...
2018-01-09	...	...
2018-01-10	...	...
2018-01-11	...	...
2018-01-12	...	...
2018-01-13	...	...
2018-01-14	...	...
2018-01-15	...	...
2018-01-16	...	...
2018-01-17	...	...
2018-01-18	...	...
2018-01-19	...	...
2018-01-20	...	...
2018-01-21	...	...
2018-01-22	...	...
2018-01-23	...	...
2018-01-24	...	...
2018-01-25	...	...
2018-01-26	...	...
2018-01-27	...	...
2018-01-28	...	...
2018-01-29	...	...
2018-01-30	...	...
2018-01-31	...	...

**BRIDGEMAN SUP**

RECEIVED APR 12 2018

RECEIVED APR 12 2018

DATE	DESCRIPTION	AMOUNT
2018-01-01	...	...
2018-01-02	...	...
2018-01-03	...	...
2018-01-04	...	...
2018-01-05	...	...
2018-01-06	...	...
2018-01-07	...	...
2018-01-08	...	...
2018-01-09	...	...
2018-01-10	...	...
2018-01-11	...	...
2018-01-12	...	...
2018-01-13	...	...
2018-01-14	...	...
2018-01-15	...	...
2018-01-16	...	...
2018-01-17	...	...
2018-01-18	...	...
2018-01-19	...	...
2018-01-20	...	...
2018-01-21	...	...
2018-01-22	...	...
2018-01-23	...	...
2018-01-24	...	...
2018-01-25	...	...
2018-01-26	...	...
2018-01-27	...	...
2018-01-28	...	...
2018-01-29	...	...
2018-01-30	...	...
2018-01-31	...	...

**ZEN FINANCE INC. ANNEX W**

売上: PHP 4,255,698,032  
売上原価: PHP 523,082,914  
売上純利益: PHP 3,732,615,118  
営業費用: PHP 1,523,987  
営業利益: PHP 2,208,627,131  
経常利益: PHP 3,734,139,105  
経常損失: PHP 221,187,861  
経常利益率: PHP 87.21%  
経常損失率: PHP 5.29%

**ZEN FINANCE INC.**

流動資産: PHP 5,774,010,654  
固定資産: PHP 30,287,520  
総資産: PHP 5,804,298,174  
流動負債: PHP 419,240,047  
固定負債: PHP 2,900,000,000  
純資産: PHP 2,885,058,127

**ZEN FINANCE INC.**

法人税: PHP 1,053,885,373  
法人税: PHP 2,271,881,776

**ZEN FINANCE INC.**

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法人税: PHP 2,271,881,776

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法人税: PHP 1,053,885,373  
法人税: PHP 2,271,881,776

D&B Report

ANNEX X-1

KAGPHA BUSINESS PROCESS OUTSOURCING HOLDINGS, INC.

IDENTIFICATION & SUMMARY table with columns for Identification, Summary, and Risk Summary.



The D&B Rating of 1-A indicates a Financial Strength of 1-A (Based on net worth) and a Risk Rating which is Fair (Highly greater than Base - Under review).

PUBLIC RECORD INFORMATION

Table with columns: Total Current Assets, Total Fixed Assets, Total Intangible Assets, etc.

Table with columns: Profit & Loss, Balance Sheet, and Financial Ratios.

Table with columns: Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

CURRENT INVESTIGATION

Subject has not been found in available D&B records from January 1983 to May 31, 2023.

On May 31, 2023, Kaya Jaramba, Accounting Manager, advised information, Subject Company is engaged in a holding company. Also engaged in Business Process Outsourcing (BPO) services.

Table with columns: Name, County, Shares Held, % of Shareholders.

Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Name, County, Shares Held, % of Shareholders.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

LINKAGE

2 DIVISION HOLDINGS INC. 47504115 48 Flaco 8 Division Building, 328 Antonio Avenue, Barangay San Lorenzo, City of Marikina, Metro Manila 1221 Philippines

201 FINANCIAL INC. 70770203 126 Flaco Tower 1 The Enterprise Center, Ayala Avenue, City of Makati, Metro Manila 1226 Philippines

MOUNT FUJI LENDING, INC. 48150480 48 Flaco 8 Division Building, 328 Antonio Avenue, Barangay San Lorenzo, City of Marikina, Metro Manila 1221 Philippines

Table with columns: Name, County, Shares Held, % of Shareholders.

Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

OPERATIONS

Line of Business: Engaged in holding companies (2018-2020); Provides financial services (2018-2020).

Employees: 1,100 Estimated. Headquarters: 1101 Estimada.

Registered Address: 79 Flaco 8 Division Building, 328 Antonio Avenue, San Lorenzo, Marikina, Metro Manila 1221 Philippines.

Table with columns: Name, County, Shares Held, % of Shareholders.

Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

CURRENT INVESTIGATION

Subject has not been found in available D&B records from January 1983 to May 31, 2023.

On May 26, 2023, Frisco Center, Executive Assistant, confirmed some information in this report. Subject Company is engaged in a credit financing business.

Since the company is a bonded liability company, it falls under the category wherein they do not lend transactions to a distributor or assignee of a bonded liability to their net worth. Thus, the D&B Rating of 1-A is appropriate.

Table with columns: Name, County, Shares Held, % of Shareholders.

Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

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Table with columns: Name, County, Shares Held, % of Shareholders.

Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

FINANCIAL INFORMATION

Table with columns: Assets, Liabilities, and Equity.

Table with columns: Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

Table with columns: Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

IDENTIFICATION & SUMMARY

Identification: D&B Number: 47504115, Registration No: 2018-2020-00043, Tax Identification: 000-330-000-000.

Since the company is a bonded liability company, it falls under the category wherein they do not lend transactions to a distributor or assignee of a bonded liability to their net worth. Thus, the D&B Rating of 1-A is appropriate.

Table with columns: Name, County, Shares Held, % of Shareholders.

Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

CURRENT INVESTIGATION

Subject has not been found in available D&B records from January 1983 to May 31, 2023.

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Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

LINKAGE

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MOUNT FUJI LENDING, INC. 48150480 48 Flaco 8 Division Building, 328 Antonio Avenue, Barangay San Lorenzo, City of Marikina, Metro Manila 1221 Philippines

201 FINANCIAL INC. 70770203 126 Flaco Tower 1 The Enterprise Center, Ayala Avenue, City of Makati, Metro Manila 1226 Philippines

Table with columns: Name, County, Shares Held, % of Shareholders.

Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES

FINANCIAL INFORMATION

Table with columns: Assets, Liabilities, and Equity.

Table with columns: Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

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APPENDICES

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Shareholders and Shareholdings: The following details represent the Full Shareholders List.

Table with columns: Financial Strength Indicator, Profitability Ratios, Liquidity Ratios, and Efficiency Ratios.

APPENDICES



6. Hualuona Technology - C/O X Tech Consulting Inc., #1101 E. Con Blvd., Fall of Ace Center, Okanawa, Japan City.

7. Hualuona - C/O S Division Holdings, Inc., 4th Floor, 508 Antonio Arzobispo Ave., Rizal, New Laredo, Manila City.

8. Act Media - 302 Tower 1, Subdela Park Condo, Tower 121 H. V. Data Center St., Hualuona City.

9. Tetsuya Yamaguchi - C/O Zeta Finance, Inc., 18th Floor, Tower 1, The Enterprise Center, Ayala Avenue, Manila City.

10. Miyuki Ikeda - JOC Tower 1, Subdela Park Condominium Tower, 121 H.V. Data Center, Hualuona City.

11. Hualuona Holdings - S Division Holdings Inc., (SDHI), 4th Floor, 508 Antonio Arzobispo Ave., Rizal, San Laredo, Hualuona City.

12. Loureyn T. Lozano - 2046 F. Muñoz St., Singapang, Manila, Manila.

**ANNEX BB**

REPUBLIC OF THE PHILIPPINES  
NATIONAL CAPITAL JUDICIAL REGION  
REGIONAL TRIAL COURT  
BRANCH 297, PASAY CITY  
Third Floor, D and C Building,  
Pasayala Street, Brgy. 76, Pasay City  
Tel. No. 8552-7651 Email Address: ds129220@paljudiciary.com.ph

PEOPLE OF THE PHILIPPINES,  
Plaintiff,  
vs.  
HAJME SURI,  
ACT IKEDA,  
TETSUYA YAMAGUCHI,  
MIYUKI IKEDA,  
MIGUMI KOTANI,  
LOUREYN T. LOZANO,  
Accused.

**ORDER**

The Court received the "Return Warrant of Arrest" filed by PMAJ KEVIN REY D. BAUTISTA via the court's Philippine Judiciary Office 365 electronic mail account on 27 January 2025 stating that accused Tetsuya Yamaguchi was arrested on 24 January 2025 and presently detained at Manila Police District Custodial Facility.

Accordingly, let a Commitment Order be issued against said accused.

The arraignment and pre-trial is set on 03 February 2025 at 8:30 o'clock in the morning.

Issue subpoenas to KUYOASU TAKENOUCHI, YOSHIO ICHIO, ISAO AMANO, TOSHIYUKI KOMURA, SHUSEI TANNO, MASAKAZU YASUKAWA, for them to appear in court on the said date.

ORDER  
Criminal Case No. R-PSY-24-02196-CR  
hearing. The public prosecutor is directed to provide the Court the email address/es of its witness/es for the issuance of subpoena.

SO ORDERED.  
28 January 2025, Pasay City.

**RONALD AUGUST L. TAN**  
Presiding Judge

Copy furnished:  
SAC MARIONNA CALASUMAL / ACP LEANDRO B. SALCEDO - Public Prosecutor  
Office of the City Prosecutor - Hall of Justice Pasay City  
Email: sac@cpj.gov.ph; cpj@cpj.gov.ph; cpj2025@cpj.gov.ph  
CPJ2025@cpj.gov.ph; cpj2025@cpj.gov.ph

MENDOZA & PANGAN - Counsel for Accused Yamaguchi  
Unit 11-V, Madrigal Building 470, Ayala Avenue, Makati City  
Email: info@mpnlaw.com.ph; jpad.mendoz@mpnlaw.com.ph

(ORIGINAL) No. 10939047

REPUBLIC OF THE PHILIPPINES  
JUDICIARY  
OFFICIAL RECEIPT

COURT/STATION: RMT  
RTE-MANILA CITY  
CASE No.: R-PSY-24-02196-CR  
PARTICULARS: DAMAGES UNDER ART. 33 OF THE CIVIL CODE WITH PRAYER FOR ISSUANCE OF WRIT OF PRELIMINARY ATTACHMENT

ITEM	AMOUNT	PAYMENT DETAILS
DO-ON/FF	551,790.00	CASH
DO-ON/FF	347,210.00	CASH
PF 14	500.00	CASH
LN	9,170.00	CASH
VST	5.00	CASH
***** Nothing Follows *****		
TOTAL AMOUNT PAID:	928,675.00	
AMOUNT IN WORDS:	Nine Hundred Twenty Eight Thousand Six Hundred Seventy Five AND 00/100 ONLY	

Prepared: [Signature]  
Cashed: [Signature]

(ORIGINAL) No. 10939048

REPUBLIC OF THE PHILIPPINES  
JUDICIARY  
OFFICIAL RECEIPT

COURT/STATION: RMT  
RTE-MANILA CITY  
CASE No.: R-PSY-24-02196-CR  
PARTICULARS: DAMAGES UNDER ART. 33 OF THE CIVIL CODE WITH PRAYER FOR ISSUANCE OF WRIT OF PRELIMINARY ATTACHMENT

ITEM	AMOUNT	PAYMENT DETAILS
STF	1,000.00	CASH
***** Nothing Follows *****		
TOTAL AMOUNT PAID:	1,000.00	
AMOUNT IN WORDS:	One Thousand AND 00/100 ONLY	

Prepared: [Signature]  
Cashed: [Signature]

**ANNEX CC**

S DIVISION HOLDINGS INC. 及び株式会社 STEPCAPITALMANAGEMENT 並びにその役員 1 名による金融商品取引法違反行為に係る裁判所の禁止及び停止命令の発令について

本報告書は、証券取引等監視委員会（以下「監視委員会」という。）が、2023年11月1日、S DIVISION HOLDINGS INC.（以下「SDH」という。）及び株式会社 STEPCAPITALMANAGEMENT（以下「SCM」という。）並びにその役員 1 名（以下「被告」という。）が、金融商品取引法（以下「金融商品取引法」という。）第 16 条第 1 項第 1 号及び第 17 条第 1 項第 1 号に違反する行為を行ったこと（以下「違反行為」という。）を認定し、監視委員会が、2023年11月1日、被告らに対し、金融商品取引法違反行為の防止及び停止命令を発令した（令和 5 年 11 月 1 日）。

1. SDH 及び SCM は、証券取引等監視委員会（以下「監視委員会」という。）が、2023年11月1日、被告らに対し、金融商品取引法（以下「金融商品取引法」という。）第 16 条第 1 項第 1 号及び第 17 条第 1 項第 1 号に違反する行為を行ったこと（以下「違反行為」という。）を認定し、監視委員会が、2023年11月1日、被告らに対し、金融商品取引法違反行為の防止及び停止命令を発令した（令和 5 年 11 月 1 日）。

2. SDH 及び SCM は、証券取引等監視委員会（以下「監視委員会」という。）が、2023年11月1日、被告らに対し、金融商品取引法（以下「金融商品取引法」という。）第 16 条第 1 項第 1 号及び第 17 条第 1 項第 1 号に違反する行為を行ったこと（以下「違反行為」という。）を認定し、監視委員会が、2023年11月1日、被告らに対し、金融商品取引法違反行為の防止及び停止命令を発令した（令和 5 年 11 月 1 日）。

3. SDH 及び SCM は、証券取引等監視委員会（以下「監視委員会」という。）が、2023年11月1日、被告らに対し、金融商品取引法（以下「金融商品取引法」という。）第 16 条第 1 項第 1 号及び第 17 条第 1 項第 1 号に違反する行為を行ったこと（以下「違反行為」という。）を認定し、監視委員会が、2023年11月1日、被告らに対し、金融商品取引法違反行為の防止及び停止命令を発令した（令和 5 年 11 月 1 日）。

4. SDH 及び SCM は、証券取引等監視委員会（以下「監視委員会」という。）が、2023年11月1日、被告らに対し、金融商品取引法（以下「金融商品取引法」という。）第 16 条第 1 項第 1 号及び第 17 条第 1 項第 1 号に違反する行為を行ったこと（以下「違反行為」という。）を認定し、監視委員会が、2023年11月1日、被告らに対し、金融商品取引法違反行為の防止及び停止命令を発令した（令和 5 年 11 月 1 日）。

(参考) S DIVISION HOLDINGS INC. 及び株式会社 STEPCAPITALMANAGEMENT 並びにその役員 1 名による金融商品取引法違反行為に係る裁判所の禁止及び停止命令発令の概要について

【調査の経緯】

- 大連地方裁判所は、証券取引等監視委員会の申立ての内容に基づき、SDH 及び SCM の役員 1 名（以下「被告」という。）に対し、金融商品取引法（以下「金融商品取引法」という。）第 16 条第 1 項第 1 号及び第 17 条第 1 項第 1 号に違反する行為を行ったこと（以下「違反行為」という。）を認定し、監視委員会が発令した禁止及び停止命令の発令を命じた（令和 5 年 11 月 1 日）。
- 被告らは、いずれも金融商品取引法の違反行為を認めておらず、不服を申し立てた。
- 被告らは、当社から証券取引等監視委員会に提出した報告書の内容を基に、当社から提出した報告書の紹介を受け、対面、又は対面による方法（ウェブ会議、電子メール等）により、役員が選定する S DIVISION HOLDINGS INC. グループ（以下「SDH グループ」という。）の事業内容や商品概要、商品購入に係るメリット（SDH グループが保有する資産、利益分配が滞りなく、かつ、元本も償還されること、一部の商品に比べて利率が高いこと等）の説明を行っており、取得勧誘を行っていた。
- 被告らは、取得勧誘に当たり、元本も償還されるというメリットが大きいといった説明を行っていたが、いずれも元本も償還されるという事実を隠蔽し、取得勧誘の目的は、被告らが発した資金の一部にとどまっていた。
- 裁判所の命令は、被告らによる金融商品取引法違反行為の防止及び停止命令であり、被告らの役員個人の資金を禁止するものではない。
- 【一般投資者の皆様へ】も、併せてご確認ください。

**ANNEX CC-1**

November 6, 2023  
2023年11月6日

Certification of Translation

Transpacific Enterprises, a Japan corporation operating out of RKO Akasaka Bldg. 4F, 1-4-8 Akasaka, Minato-ku, Tokyo, for providing translation services, hereby certifies that the attached translation was translated by our company from Japanese into English and that, to the best of our abilities, it is a true and correct translation. We further certify that we are competent in both Japanese and English to render and certify such translation.

この文、有価証券取引法（証券取引法）第 16 条第 1 項第 1 号及び第 17 条第 1 項第 1 号に違反する行為を行ったこと（以下「違反行為」という。）を認定し、監視委員会が発令した禁止及び停止命令の発令について（令和 5 年 11 月 1 日）。

Translation document title: 20231102 裁判所の禁止及び停止命令の発令について  
翻訳対象文書: 20231102 裁判所の禁止及び停止命令の発令について

Transpacific Enterprises  
東京都港区赤坂 1-4-8 赤坂ビル 4 階  
RKO Akasaka Bldg. 4F, 1-4-8 Akasaka, Minato-ku, Tokyo 107-0052 Japan  
TEL: 03-6441-2275  
FAX: 03-6441-2276

By: [Signature]  
Print Name: Roy Dalbor  
レイ・ダボア  
President & COO  
取締役社長

Issuance of a prohibition and stay order against S DIVISION HOLDINGS INC., STEPCAPITALMANAGEMENT, Inc. and one officer thereof for acts in violation of the Financial Instruments and Exchange Act

The following order was issued by the Osaka District Court on November 1, 2023, for the petition filed by the Securities and Exchange Surveillance Commission for a prohibition and stay order against S DIVISION HOLDINGS INC. (Republic of the Philippines, no registration, etc. as a financial instruments business operator; hereinafter referred to as "SDH") and STEPCAPITALMANAGEMENT, Inc. (RKO, Osaka, Japan; Corporation Number 2012010202021; 10 million yen in capital; hereinafter referred to as "CAPITAL"), and SUMI Hagino (hereinafter referred to as "SUMI"), who is the chairman of SDH and CAPITAL and representative of CAPITAL as the respondent (SUMI, SDH and CAPITAL hereinafter collectively referred to as "Respondents") for violations of the Financial Instruments and Exchange Act (public offering without notification and unsolicited financial instruments business).

- The Respondent SDH and the Respondent SUMI must not conduct public offerings of securities prescribed in Article 2, paragraph (1) of the Financial Instruments and Exchange Act with regard to securities issued by a foreign corporation subject to the provision of the main text of Article 4, paragraph (1) of the Financial Instruments and Exchange Act that have the nature of corporate bonds or rights that should be represented in these, and for which the securities certificates have not been issued, until notification pursuant to the main text of the same paragraph is filed.
- The Respondent SDH and the Respondent SUMI must not bring about the acquisition of securities prescribed in Article 2, paragraph (3) of the Financial Instruments and Exchange Act by public offering with regard to securities issued by a foreign corporation subject to the provision of the main text of Article 4, paragraph (1) of the Financial Instruments and Exchange Act that have the nature of corporate bonds or rights that should be represented in these, and for which the securities certificates have not been issued, until notification pursuant to the main text of the same paragraph comes into effect.
- The Respondent CAPITAL must not perform on a regular basis public offering or private placement of securities issued by a foreign corporation that have the nature of corporate bonds or rights that should be represented in these, and the rights and corporate bonds in the case that the securities are not issued, or the rights that should be represented in these in the case that the corporate bond certificates are not issued without receiving registration under Article 23 of the Financial Securities and Exchange Act (provided that the type of business is for type 1 financial instruments business) or other proper registration prescribed by the same Act.
- The Respondent CAPITAL and the Respondent SUMI must not conduct public offerings of securities prescribed in Article 3, paragraph (1) of the Financial Instruments and Exchange Act with regard to corporate bonds subject to the provision of the main text of Article 4, paragraph (1) of the Financial Instruments and Exchange Act or rights that should be represented in these, and for which the corporate bond certificates have not been issued, until notification pursuant to the main text of the same paragraph is filed.

As stated above, the Court acknowledged that the Respondents' actions were violations of the Financial Instruments and Exchange Act (public offering without notification and unsolicited financial instruments business) and ordered the prohibition and stay of said actions.

Customers and general investors are asked to read the following messages entitled "[to customers]" and "[to general investors]".  
Reference: To issue a prohibition and stay order against S DIVISION HOLDINGS INC., STEPCAPITALMANAGEMENT, Inc. and one officer thereof for acts in violation of the Financial Instruments and Exchange Act.

[To customers]

- The Osaka District Court acknowledged that SDH, CAPITAL and one officer thereof (hereinafter referred to as "Respondents") performed actions in violation of the Financial Instruments and Exchange Act (public offering without notification and unsolicited financial instruments business) and ordered the prohibition and stay of said actions according to the content of the petition filed by the Securities and Exchange Surveillance Commission (November 1, 2023).
- None of the Respondents are business operators registered for financial instruments business.
- The Respondents performed solicitation for acquisition by explaining the content of the business of the S DIVISION HOLDINGS INC. Group operated by SDH (hereinafter referred to as "SDH Group"), providing an overview of the instruments and the benefits of purchasing the instruments (payment of interest will not cease as long as the SDH Group continues to exist, the principal will be redeemed, the interest rate is higher than general instruments, etc.) through multiple agents, etc. that concluded outsourcing agreements with the Respondents, and also by referral of customers who purchased the instruments and using face-to-face or quasi face-to-face means (web conferencing, e-mail, etc.).
- In the solicitation for acquisition, the Respondents explained that there is little risk because the principal will be redeemed and that there are large benefits due to the high interest rate, but none of these outcomes are

**THE SENTINEL POST**  
July 7, 2026

# PBBM vows to ban violent online games, says thorough study needed on minors' criminal liability issue

President Ferdinand R. Marcos Jr. highlighted the need Saturday (Canada time) for a thorough assessment to determine whether violent online games desensitize minors resulting in violent acts, so the government could carry out an appropriate response or policy.

President Marcos made the remarks in an interview when asked if he favors lowering the age of criminal liability in light of the Tacloban City school attack.

"All of these possible actions to be taken, like the banning of a certain... We banned already the game 'yung the shooter sa Tacloban na apparently avid players of...'" the President said.

The problem, the President continues, is that (violent) online (games) desensitize minors to commit killing and violence.

"So it desensitizes the killing, nag-violence, kasi laro lang naman eh," the President said. "Kasi kahit mabaril 'yan sa game, kahit bumaril ng 50 katao, mabuhay naman eh. It desensitizes the kid that it's not really that big a deal to shoot somebody."

As to the issue of lowering the age of criminal liability, President Marcos said there is a need for a thorough study by experts.

"I'm not sure how that will work. We have to

study it further. 'Yung ating mga child psychologists, 'yung mga surveys na ginagawa about the mental health of children, kailangan pag-aralan mabuti 'yan,'" the President said.

"Because if we are lowering the age of responsibility for such crimes, then it would imply that children have changed from before. So, whereas if they are under 18, under 16, will the thinking of the children change?"

Experts have to determine, he said, if today's children who are exposed to social media behave differently compared to children from previous generations.

The President also raised the issue of the sexualization of young people, particularly the complete availability of pornography over the Internet.

"Look, we all talk about this side and that side. Ilalagay lang, 'Are you 18 or not?'" A five-year-old can answer that properly. So what kind of test is that?" the President said as he mentioned the need for tougher restrictions.

"So when it comes to sex and violence, there really is an effect. Social media really has had an effect. But what that effect truly is, is something



that's not as easy to answer as perhaps some of the other issues."

On the part of the government, President Marcos promised to respond appropriately, particularly by banning certain online games that may harm or affect children.

"So, patuloy lang ang ating gagawin. But of course, when it is clear that a certain game, or a class of games, is responsible for the desensitization of our children to violence, then yes, I think we should ban them. And we will ban them," the President said. | PND

Republic of the Philippines  
National Capital Judicial Region  
**Regional Trial Court  
Branch 62  
Makati City**

Eleventh (11<sup>th</sup>) Floor, New Makati City Hall  
Barangay Poblacion, Makati City

e-mail us at [rtc1mak062@judiciary.gov.ph](mailto:rtc1mak062@judiciary.gov.ph) \*Telephone No. (02) 8870-1565

For: Recognition of Foreign  
Decree of Divorce and  
Cancellation or Correction of  
Entries in the Civil Registry

**JOENALD HERNANDEZ CAPIRAL,  
CIVIL REGISTRAR GENERAL,  
represented by the CIVIL REGISTRAR  
OF MAKATI,**

Respondents.

x ----- x

**Summons\*  
UNDER RULE 108, RULES OF COURT**

To the named defendant/s herein:

JOENALD HERNANDEZ CAPIRAL

Name of defendant/s

#33 Tumariz Street, Tugatong Malabon City

Address

**ROSARIO ANGELA H.  
BERNAD,**

Petitioner,

**R-MKT-25-01782-SP**

For: Recognition of Foreign  
Decree of Divorce  
and Cancellation or Correction of  
Entries in the Civil Registry

**JOENALD HERNANDEZ  
CAPIRAL, CIVIL REGISTRAR  
GENERAL represented by the  
CIVIL REGISTRAR OF  
MAKATI CITY,**

Respondents.

x ----- x

**ORDER**

When this case was called for hearing on the Petition (*on the Jurisdictional Facts*) and Presentation of Evidence for the Petitioner, the following were present: Atty. John Paul Lopez, counsel for the petitioner, and Senior Assistant City Prosecutor Chulo B. Palencia, Jr.

The Petitioner, at her expense, is ordered to cause the publication of the Summons together with a copy of the Petition (excluding the attachments) and this Order once in a newspaper of general circulation chosen through regular raffle.

Moreover, the Petitioner's counsel is directed to send a copy of this Order, Summons and the Petition to the respondent's last known address at #33 Tumariz Street, Tugatong, Malabon City, as enunciated in Santos, Jr. vs. PNOG Exploration Corporation.

Petitioner's counsel is further ordered to submit to the Court his compliance to the directives of publication and the sending of the Order to respondent Joenald Hernandez Capiral.

Issue Summons anew.

Set this case for hearing on July 15, 2026 at 2:00 o'clock in the afternoon.

**SO ORDERED.**

Makati City, **April 20, 2026.**

(Sgd.)

**MA. VICTORIA QUIJANO PADILLA**  
Presiding Judge

(Sgd.)

**EMIL P. IBAÑEZ**  
Branch Clerk of Court

JMVP/rbc

Copy furnished:

**Atty. NABRAL A. MANSUL**  
Unit 701,7<sup>th</sup> Floor, Tycoon Corporate  
Center Pearl Drive, Ortigas Center,  
Pasig City 1600  
[info@migrinolaw.com](mailto:info@migrinolaw.com)

OFFICE OF THE CITY PROSECUTOR  
**Hon. CHULO B. PALENCIA**  
Office of the City Prosecutor at Makati  
16<sup>th</sup> Floor, Makati City Hall

OFFICE OF THE SOLICITOR GENERAL  
No. 134 Amorsolo St., Legaspi Village,  
Makati  
[efile@osg.gov.ph](mailto:efile@osg.gov.ph)

THE NATIONAL STATISTICIAN AND  
CIVIL REGISTRAR GENERAL  
Hon. CLAIRE DENNIS S. MAPA, Ph. D.  
PHILIPPINE STATISTICS AUTHORITY  
(formerly the NATIONAL STATISTICS  
OFFICE)  
23<sup>rd</sup> Floor PSA Headquarters, PSA  
Complex, East Avenue, Diliman,  
Quezon City,

THE NATIONAL STATISTICIAN AND  
CIVIL REGISTRAR GENERAL  
Hon. CLAIRE DENNIS S. MAPA, Ph.D.  
PHILIPPINE STATISTICS AUTHORITY  
(formerly the NATIONAL STATISTICS  
OFFICE)  
17<sup>th</sup> Floor, Cyberpod, Centris Eton Three,  
EDSA, Quezon City

THE CITY CIVIL REGISTRAR  
JOSEPHINE C. CAMATA-COPADA  
3<sup>rd</sup> Floor, Makati City Hall

Republic of the Philippines  
National Capital Judicial Region  
**REGIONAL TRIAL COURT  
Branch 62  
Makati City**

Eleventh (11<sup>th</sup>) Floor New Makati City Hall  
Barangay Poblacion, Makati City

e-mail us at: [rtc1mak062@judiciary.gov.ph](mailto:rtc1mak062@judiciary.gov.ph) \*Telephone No (02) 8870-1565

**ROSARIO ANGELA H. BERNAD,**

Petitioner,

**SPECIAL PROCEEDINGS  
CASE NO.  
R-MKT-25-01782-SP**

-versus-

**Greetings:**

Upon orders from the Court, you are hereby required, within **sixty (60) calendar days** from service of this *Summons*, to electronically transmit by filing<sup>1</sup> with this Court and serving an electronic carbon copy on the *Petitioner your Answer/Comment to the Petition dated August 26, 2025 (a printed/hard copy of which as well as the annexes thereof are hereto attached).*

Pursuant to A.M. No. 10-3-7-SC and A.M. No. 11-9-4-SC.<sup>2</sup> your *Answer/Comment*<sup>3</sup> and its annexes<sup>4</sup> as well as subsequent filings shall be electronically transmitted/filed in **portable document format (.pdf) type**<sup>5</sup> to:

[rtc1mak062@judiciary.gov.ph](mailto:rtc1mak062@judiciary.gov.ph)

Motions praying for the dismissal of the *Petition*, to hear affirmative defenses, for reconsideration of the court's action on the affirmative defenses, to suspend proceedings without a temporary restraining order or injunction issued by a higher court, for extension of time to file pleadings (*except an answer as provided by Section 11, Rule 11*), affidavits or any other papers, and for postponement intended for delay, are among the **prohibited motions** under *Section 12, Rule 15, of the 2019 Amendments to the Revised Rules of Civil Procedure. (A.M. No. 19-10-20-SC).*

This Summons shall remain valid until duly served.

**WITNESS** the Honorable **MA. VICTORIA QUIJANO PADILLA**, *Presiding Judge* this **1<sup>st</sup>** day of **October, 2025** at Makati City.

**DATE OF RAFFLE:** \_\_\_\_\_

**PUBLICATION RAFFLED TO:** \_\_\_\_\_

**Note: Publication must include**

- 1) Summons**
- 2) Orders dated September 1, & October 1, 2025**
- 3) Petition and annexes**

\*While the nature of the present petition *is in rem* as it involved the dissolution of marriage and that the relief demanded for cancellation of entry in the civil registry records concerns on the status of person, an off-shoot of the recognition of the foreign divorce judgment, nonetheless, the Supreme Court ruled that **regardless of the type of action** - whether it *is in personam, in rem or quasi in rem* - **the proper service of summons is imperative.** (De Pedro v. Romasan Development Corp., 748 Phil. 706 [2014]. Summons must, therefore, be served not for the purpose of vesting the courts with jurisdiction, but to comply with the requirements of fair play and due process to afford the person concerned the opportunity to protect his interest if he so chooses. (Civil Service Commission v. Rasuman, G.R. No. 239011, June 17, 2019 citing Rep. of the Philippines v. Dr. Uy, 716 Phil. 254, 265, invoking in turn Ceruila v. Delantar, 513 Phil. 237 [2005]).

<sup>1</sup>For more information on electronic filing, please visit the Supreme Court's official website: <https://sc.judiciary.gov.ph/electronic-filing/>

<sup>2</sup> Re: Guidelines on Submission of Electronic Copies of Pleadings and other Court Submissions being Filed Before the Lower Courts Pursuant to the Efficient Use of Paper Rule

Moving Towards Digital Courts: Component One: Transition to Electronic Filing and Service of Pleadings, Motions and Other Documents as well as Digital Service of all Orders in Civil Cases

<sup>3</sup>Example: The PDF filename for the Answer to the Complaint for Sum of Money for Civil Case No. 123456 should be "Answer to the Complaint for Sum of Money-Civil Case No. 123456.pdf". Sec. 8(f), supra.

<sup>4</sup>Example: The PDF file of Annex A of the Answer to the Complaint for Sum of Money for Civil Case No.123456 should have a filename "Annex A-Answer to the Complaint for Sum of Money-Civil Case No. 123456.pdf"; Sec.8(f). supra.

<sup>5</sup>PDF files with password protection or other encryption, or with embedded executable code or scripts; or in archive files; or as corrupted files, shall be deemed as not filed. Sec. 8 (g) supra.

Republic of the Philippines  
National Capital Judicial Region  
**REGIONAL TRIAL COURT**  
Branch 62, Makati City

**validly celebrated and a divorce is thereafter validly obtained abroad by the alien spouse capacitating him or her to remarry, the Filipino spouse shall have the capacity to remarry under Philippine law."**

**ROSARIO ANGELA H. BERNAD,**  
*Petitioner,*

**SPEC. PROC. CASE No.**  
**R-MKT-25-01782-SP**

For: Recognition of Foreign Decree of Divorce and Cancellation or Correction of Entries in the Civil Registry

-versus-

**JOENALD HERNANDEZ CAPIRAL,**  
**CIVIL REGISTRAR GENERAL**  
represented by the CIVIL REGISTRAR OF MAKATI CITY,  
*Respondents.*

x-----x

13. As will be shown below, this instant petition is anchored on two essential facts: a) at the time of the filing and granting of the divorce decree, the petitioner was no longer a Filipino citizen; and b) the Divorce Decree issued by the Superior Court of Justice, Toronto Ontario, Canada dissolved the marriage between the petitioner and the respondent.

**PETITIONER WAS NO LONGER A FILIPINO CITIZENS WHEN SHE FILED FOR DIVORCE AND WHEN THE DIVORCE WAS GRANTED**

14. The petitioner and respondent were Filipino citizens at the time of the celebration of their marriage. Records will reveal that the petitioner became a Canadian citizen through naturalization after the marriage was solemnized, and before the divorce was petitioned for by the parties.

**PETITION FOR THE RECOGNITION OF FOREIGN DECREE OF DIVORCE AND CANCELLATION OR CORRECTION OF ENTRIES IN THE CIVIL REGISTRY**

Petitioner **ROSARIO ANGELA H. BERNAD**, by counsel and unto this Honorable Court, most respectfully states:

15. For convenience, a summary of the relevant events and their respective dates are as follows:

**I. STATEMENT OF THE CASE**

1. This is a Petition for the Recognition of a Foreign Decree of Divorce<sup>1</sup> issued by the Superior Court of Justice, Toronto Ontario, Canada with a prayer for the Cancellation or Correction of the Entries in the Civil Registry of the Philippines.

- a.) Date of marriage: **18 May 2012**
- b.) Petitioner obtained Canadian Citizenship: **30 March 2022**
- c.) Application for divorce: **5 June 2023**
- d.) Divorce Decree Granted: **16 June 2023**
- e.) Effectivity of Divorce Decree: **17 July 2023**

**II. THE PARTIES**

2. Petitioner **ROSARIO ANGELA H. BERNAD** is a former Filipino citizen and currently a Canadian Citizen, of legal age, whenever she returns to the Philippines, she resides at 26 Comet St. Bel-Air II, Makati<sup>2</sup>. She may be served with summons, pleadings, orders, and other court processes through either the aforementioned address or that of the undersigned counsel's office address indicated below.

16. With the petitioner no longer being a Filipino citizen, when she applied for divorce under Canadian law, the divorce decree may thus be judicially recognized within this jurisdiction.

**THE DIVORCE DECREE DISSOLVED THE MARRIAGE OF THE SPOUSES**

3. Private respondent **JOENALD HERNANDEZ CAPIRAL** is also a former Filipino Citizen and currently a Canadian citizen, and with Philippine residence at #33 Tumariz Street, Tugatong Malabon City, where he may be served with summons, pleadings, orders, and other court processes.

17. Family law in Toronto Ontario Canada allows the termination of a valid and subsisting marriage through divorce. Accordingly, petitioner and respondent applied for and obtained a Divorce Decree pursuant to such.<sup>3</sup>

4. Public Respondent **CIVIL REGISTRAR GENERAL**, with office address at 17<sup>th</sup> Floor, Cyber Pod, Centris Eton Three, EDSA, Quezon City, is being impleaded as a necessary party pursuant to Section 3 of Rule 108 of the Rules of Court.

18. From the foregoing, it is respectfully submitted that the Divorce Decree issued by the Superior Court of Justice, Toronto Ontario, Canada dissolved the marriage between the parties.

5. Public Respondent **LOCAL CIVIL REGISTRAR** with office address at New Building, Makati City Hall, J.P. Rizal Street, Barangay Poblacion, 1200, Makati City, Metro Manila Makati is being impleaded as a necessary party pursuant to Section 3 of Rule 108 of the Rules of Court.

19. Petitioner now comes before this Honorable Court and respectfully prays that the foreign judgment of Divorce issued by the Superior Court of Ontario, Toronto Canada be recognized, and that the records of the Office of the Civil Registry be updated to reflect such fact.

**III. STATEMENT OF MATERIAL FACTS**

**V. EVIDENCE TO BE PRESENTED**

6. On 18 May 2012 petitioner Bernad and private respondent Capiral were married at the Nuestra Senora de Gracia Parish church located in Guadalupe Viejo Makati. For reference, the Certificate of Marriage is attached herewith as **Annex "D"**

20. To Establish her residence when in the Philippines, petitioner submits the following documents:

7. Last January 14, 2017, the petitioner, respondent, and their son, moved to Canada.

EXHIBITS TO ESTABLISH RESIDENCY	
ANNEX	DOCUMENTS
A	Certificate of Residency
B	Location Map of Petitioner's Home
C	Driver's License of the Petitioner indicating that her home address is 26 Comet Bel-Air II Makati

8. While in Canada, Petitioner petitioned to become a Canadian citizen. On March 30, 2022, Petitioner became a naturalized Canadian Citizen, as evidenced by the Certificate of Naturalization issued on the same day. A copy of the Certificate of Naturalization is attached herewith as **Annex "F"**. Petitioner remains to be a Canadian citizen and has not yet taken any steps to regain her Filipino citizenship.

21. Petitioner shall present the following pieces of documentary evidence to support her cause of action.

9. After being married for several years, and after obtaining Canadian Citizenship, the parties, despite earnest attempts to save the marriage, decided to obtain a divorce decree under Canadian law, and on June 16, 2023, the same was granted by Superior Court of Justice Toronto Canada. The Divorce Decree became effective July 17, 2023. For reference, the Divorce Decree is attached herewith as **Annex "G"**.

DOCUMENTARY EXHIBITS	
ANNEX	DOCUMENTS
D	Marriage Certificate
E	Birth Certificate of Common Child
F	Certificate of Naturalization of Petitioner
G	Certificate of Divorce Decree
H	Certificate Copy of Divorce Law of Canada

10. Despite obtaining the Divorce Decree, the marriage between petitioner and respondent is still recorded in the Office of the Civil Registry of the Philippines, with the marriage considered valid and subsisting under Philippine law.

**WITNESS TO BE PRESENTED AND A SYNOPSIS OF HER TESTIMONY**

**IV. CAUSE OF ACTION and ARGUMENTS in SUPPORT THEREOF**

11. Petitioner most respectfully submits that with the issuance of the Divorce Decree by the Superior Court of Justice, Toronto Ontario Canada, recognition of the same is proper to allow petitioner to validly remarry.

A.) **ROSARIO ANGELA H. BERNAD** - The Petitioner herself will testify on the factual background of her marriage, move to Canada, becoming a Canadian Citizen, and subsequently obtaining divorce under Canadian law. She will likewise testify how she obtained the documentary exhibits to be used as evidence in support of her petition.

12. **Article 26** of the Family Code of the Philippines allows the recognition of a divorce obtained by foreigners abroad. It reads thus:

**PRAYER**

**Art. 26. All marriages solemnized outside the Philippines, in accordance with the laws in force in the country where they were solemnized, and valid there as such, shall also be valid in this country, except those prohibited under Articles 35 (1),(4),(5) and (6),36,37, and 38.**

**PREMISES CONSIDERED**, it is most respectfully prayed that this Honorable Court:

**Where a marriage between a Filipino citizen and a foreigner is**

1. **ORDER** that Foreign Divorce Certificate issued by the Superior Court of Justice, Toronto Ontario, Canada in relation to the marriage between petitioner and private respondent be judicially recognized.

2. **DIRECT** public respondent to annotate the Divorce Decree in the Marriage Certificate of petitioner and respondent.
3. **ORDER** public respondents to **UPDATE** the civil registry records of herein petitioner and respondent to reflect the divorce decree issued by the Colorado Judicial Department.

Other reliefs just and equitable under the circumstances are likewise prayed for.

Respectfully submitted, Pasig City for Quezon City, 26 August 2025.

**MIGRIÑO CALANOG AND DACANAY**

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By:

(Sgd.)

**NABRAL A. MANSUL**

PTR No 3104719 - 01/15/2 Pasig City  
IBP No. 486750 -12/23/24 - MANILA IV  
Roll of Attorneys No.91983  
MCLE Compliance e: Certificate pending  
issuance. Completed Last March 29, 2025

<sup>1</sup>A copy of the Barangay Certificate and Location Map of her Ph residence, issued by Brgy. Bel-Air are attached hereto as Annexes "A" and "B". A copy of the Petitioner's Driver's License is Annex "C"

<sup>2</sup>A copy of the Barangay Certificate Indicating that the Petitioner is a resident of Bel-Air II Makati, the Location map of her house, a copy of her driver's license are attached hereto as Annexes "A" – "C" respectively.

<sup>3</sup>A certified Copy of Canada's law on divorce (Divorce Act) is attached hereto as Annex "H"

**THE SENTINEL POST**

**July 7, 2026**

## Antique bolsters drowning prevention measures



**LIFESAVING.** A lifesaving training in Antique on June 12, 2026. PDRRMO head Broderick Train said in an interview on Monday (July 6) that the provincial government is alarmed by the drowning incidents in Antique. (Photo courtesy of Antique PDRRMO)

SAN JOSE DE BUENAVISTA, Antique – The provincial government here is taking steps to prevent more drowning incidents amid the alarming cases recorded in the past years.

Provincial Disaster Risk Reduction and Management Office (PDRRMO) head Broderick Train on Monday said the Philippine National Volunteer Service Coordinating Agency (PNVSCA) will provide technical assistance by sending Australian volunteer David Field of the Surf Life Saving Club to serve as a resource person for the drowning prevention learning conference and workshop on Tuesday.

"The provincial government is alarmed by the 18 drowning incidents in 2025 and the two incidents in Culasi and San Remigio this year," Train said in an interview.

The highest incidence for the last five years was recorded in

2022, with more than 22 fatalities.

During the training workshop, Field will discuss topics on water safety, lifesaving, and lifeguarding.

"We will also concretize our plan during the workshop on how to raise drowning prevention awareness to be presented to the Antique provincial government," the PDRRMO head said.

He said that one of their targets is to conduct a symposium in different schools to raise awareness among learners.

The Antique Integrated Provincial Health Office will also lecture on cardio-pulmonary resuscitation or basic life support.

PDRRMO has been conducting a similar training in the past. The activity on Tuesday is bigger because of the participation of various stakeholders.

The activity is also in observance of the World Drowning Prevention Day on July 25. (PNA)



## The Practical Life

(Family, Money & Work)

### Raising God-Fearing Children in a Changing World

Every parent dreams of raising children who will grow into responsible, compassionate, and successful adults. We invest in their education, provide for their needs, and hope they will make wise decisions as they navigate life's many challenges. Yet amid our efforts to prepare them for the future, we must never lose sight of the most important foundation we can give them: a genuine fear of God.

The Bible teaches that "the fear of the Lord is the beginning of wisdom" (Proverbs 9:10). A God-fearing child is not one who lives in terror of God, but one who reveres Him, trusts Him, and desires to obey Him out of love and respect. Such a child develops a moral compass that is not dictated by changing trends, peer pressure, or popular opinion, but by timeless biblical principles. In a world where values often shift with culture, a heart anchored in God provides stability that no earthly achievement can replace.

Raising God-fearing children begins not with grand gestures but with the daily example set by parents. Children are remarkably perceptive. They notice how their parents speak, how they treat others, how they respond to disappointments, and whether their faith is genuine or merely ceremonial. A parent who consistently demonstrates humility, honesty, forgiveness, and dependence on God teaches lessons that no sermon can equal. When children see that prayer is a natural part of family life, that Scripture guides important decisions, and that worship extends beyond Sunday services into everyday living, they begin to understand that faith is not simply a religious obligation but a way of life.

Teaching God's Word should likewise be woven into the rhythm of the home. Scripture encourages parents to diligently instruct their children, speaking of God's commands when sitting at home, walking along the road, lying down, and rising up. These moments need not always be formal family devotions. Everyday experiences often provide opportunities to discuss gratitude, integrity, kindness, forgiveness, and trust in God's providence. A child's understanding of biblical truth grows stronger when parents patiently connect God's Word with the ordinary circumstances of daily life.

Discipline also plays a vital role in nurturing a God-fearing heart. Biblical discipline is never about anger, humiliation, or harsh punishment. Rather, it is an expression of love that seeks to correct, restore, and guide. Children need clear boundaries because boundaries teach responsibility, self-control, and respect for authority. At the same time, discipline should always be accompanied by grace. When children fail, as all people do, parents have the opportunity to demonstrate both justice and mercy, reflecting the character of God who lovingly corrects His children while offering forgiveness to those who repent.

Modern society presents unique challenges for Christian families. Social media, entertainment, and constant digital connectivity expose children to ideas and influences at an increasingly young age. Parents cannot shield their children from every harmful influence, but they can equip them with discernment. Rather than relying solely on restrictions, parents should cultivate open communication where questions can be discussed honestly in the light of Scripture. Children who know they can approach their parents without fear are more likely to seek guidance when faced with difficult choices.

Equally important is teaching children that following God does not guarantee a life free from hardship. They will encounter disappointment, temptation, failure, and suffering. A God-centered upbringing prepares them not merely to avoid life's difficulties but to face them with faith. When children learn that God's faithfulness remains constant in both joyful and painful seasons, they develop resilience rooted not in self-confidence but in confidence in God's promises.

Parents must also remember that raising God-fearing children is ultimately a work of God's grace. Mothers and fathers are called to plant seeds, provide instruction, offer loving discipline, and pray faithfully, but only God can transform a child's heart. This realization should encourage rather than discourage parents. It reminds them that they are not raising their children alone. Every prayer offered for a son or daughter, every conversation about faith, every act of patient instruction, and every example of Christian living becomes part of God's ongoing work in shaping the next generation.

In a culture that often measures success by wealth, academic achievement, or professional accomplishment, Christian parents are called to pursue a higher goal. A child who grows to love God, walk in integrity, serve others, and live according to His Word possesses a treasure far greater than worldly success alone. Careers may change, fortunes may rise and fall, and circumstances may shift unexpectedly, but a life firmly rooted in faith has an enduring foundation.

Raising God-fearing children is neither easy nor without sacrifice. It requires time, consistency, patience, and countless prayers. Yet the investment is eternal. The greatest inheritance parents can leave is not merely financial security or educational opportunity, but a living faith that points their children to the One who will guide them throughout their lives. As families faithfully seek to honor God within their homes, they contribute not only to the well-being of their own children but also to the strengthening of communities and the building of future generations grounded in truth, wisdom, and hope.

# TSP SHOWBIZ ROUND-UP

**VICE GANDA AND VIC SOTTO**  
TEAM UP IN A JUN ROBLES LANA FILM  
'THE GREATEST SHOWDOWN'



Images courtesy of Facebook: ABS-CBN Star Cinema

**REGINE VELASQUEZ ALCASID'S 'FINALE'**  
MECHANICS FOR FREE CONCERT TICKETS



imusicentertainment  
Isang Pasasalamat sa apatnapung taon...  
FINALE  
OCTOBER 18, 2026  
FREE CONCERT  
Registration starts on July 30, 6pm  
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Musical Direction by Raul Kiltra (@raulkiltra)  
Painting by Wilbart Slowhands (@wilbartstudio)  
Follow @imusicentertainment and Official SM Ticket channels for further details.  
#RVAFinaleConcert

Image courtesy of Instagram: imusicentertainment

**BIMBY**  
RECEIVES HIS FIRST SALARY IN EAT BULAGA,  
PROMISES TO TREAT MOM



Images and Video courtesy of Facebook: Kris Aquino World



## CHIMMY PHILIPPINES

As a brand that delivers #OriginalFilipinoblendYogurt goodness, Chimmy lets everyone enjoy the health benefits of yogurt without it being too sour and just the right amount of sweetness perfect for the Filipino palate. Chimmy offers the best of both worlds as it satisfies your cravings to indulge and at the same time provide you with a healthy body.

## chimmy

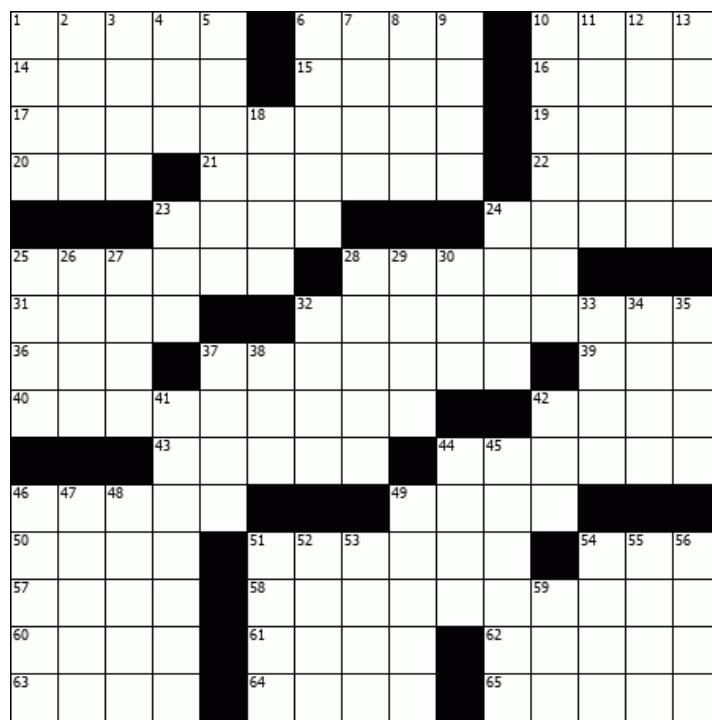
Original Filipino blend Yogurt  
Experience EUPHORIA



# CROSSWORD PUZZLE

**Across**

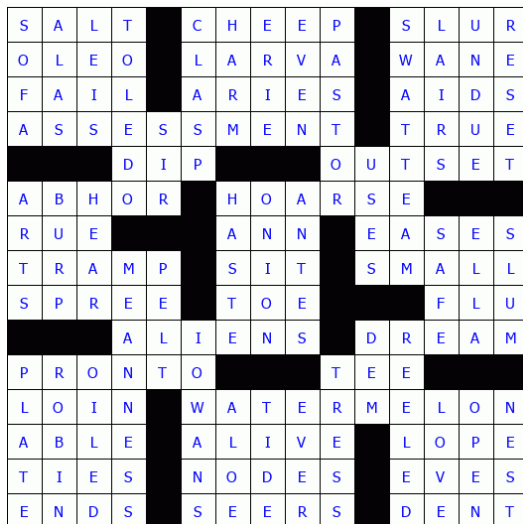
- 1. Speedy
- 6. Send forth
- 10. Mineral springs
- 14. Higher than
- 15. Move upward
- 16. Marshal Wyatt
- 17. Engaged in festivities
- 19. Buffalo's waterfront
- 20. Opposite of WNW
- 21. Samples food
- 22. School official
- 23. Great affection
- 24. Earliest
- 25. Clothing
- 28. Gaze steadily
- 31. Paint sample
- 32. Work together
- 36. Light brown
- 37. Supervise
- 39. Bull's mate
- 40. Sudden rushes of cattle
- 42. Impulse
- 43. Diner
- 44. Come into sight
- 46. \_\_\_ wave
- 49. Oh, dear!
- 50. Biblical locale
- 51. Proverbs
- 54. Chunk of eternity
- 57. River in Egypt
- 58. Delicious
- 60. Specks
- 61. So be it!
- 62. Smoldering coal
- 63. EMT's word
- 64. Fog
- 65. Cowboy's tool



**Down**

- 1. Speed contest
- 2. Lincoln, et al.
- 3. \_\_\_ vault
- 4. "\_\_\_ Got You Under My Skin"
- 5. One who owes
- 6. Wipe clean
- 7. Baseball glove
- 8. Words of comprehension (2 wds.)
- 9. Koppel and Turner
- 10. Sleazier
- 11. Kitchen gadget
- 12. Diva's offerings
- 13. Paid out
- 18. Talk wildly
- 23. Cup edge
- 24. Liberate
- 25. Deeds
- 26. Not this
- 27. Songstress \_\_\_ Turner
- 28. More painful
- 29. Hurl
- 30. King Kong, e.g.
- 32. Give in
- 33. Farm measure
- 34. Roman garment
- 35. Water container
- 37. Semiprecious stone
- 38. Animal doc
- 41. Most unkind
- 42. Raises
- 44. Actor \_\_\_ Baldwin
- 45. Pale color
- 46. Cares for
- 47. Dolt
- 48. Greek letter
- 49. Spy
- 51. Eve's mate
- 52. \_\_\_ Moore of "A Few Good Men"
- 53. Tavern orders
- 54. Recedes
- 55. Bullring shouts
- 56. Infamous emperor
- 59. Med. group

**LAST WEEK'S ANSWER:**



# SUDOKU

**TODAY'S PUZZLE:**

1		6	9	3		8	5	7
9	5	3	8					2
		2	4					
4	8	1					9	6
			8					
6	2				5	3		8
				7	1			
2				4	7	8	5	
5	9	7		1	8	4		3

**LAST WEEK'S ANSWER:**

4	5	6	7	2	9	8	3	1
2	8	9	1	6	3	4	5	7
1	7	3	5	4	8	2	9	6
5	1	8	6	9	2	7	4	3
6	4	7	3	5	1	9	8	2
9	3	2	8	7	4	6	1	5
8	6	5	9	1	7	3	2	4
7	9	4	2	3	5	1	6	8
3	2	1	4	8	6	5	7	9

# HOOPS REPUBLIC

## PH kicks off IWF World Youth Championships campaign with 8 medals

Weightlifter Alexandra Ann Diaz (Photo from Allen Diaz FB)

MANILA – The Philippines bagged eight medals, including four golds on Sunday to kick off its campaign at the International Weightlifting Federation (IWF) World Youth Championships in Cali, Colombia.

Alexandra Ann Diaz of Mampang, Zamboanga City, topped the women's 48kg category, lifting 77kg in snatch.

Diaz, niece of the Philippines' first-ever Olympic gold medalist Hidilyn Diaz-Naranjo, also set new youth world records in clean and jerk (98kg) and total (175kg). Jay-r Colonia, also from Zamboanga City, was second overall in the men's 56kg event.

He won the clean and jerk gold medal in 140kg and took the silver in

snatch (109kg) and total (249kg).

Cebuano Althea Bacaro ranked third in the women's 44kg category.

She bagged the silver in clean and jerk (80kg) and the bronze in total (140kg) and placed fourth in the snatch (60kg).

"This is where it all starts. In preparation for the Asian Games and ultimately, the Olympics. We compete against the best in the world. Thanks to the Philippine Sports Commission, MVP Sports Foundation, ICTSI, Sy Group, AyalaLand, our parents, national coaches, and to God be the glory," Samahang Weightlifting ng Pilipinas (SWP) president Monico Puentevella said in an interview. (PNA)

## GILAS FALLS TO NZ TALL BLACKS IN 2 OTS

MANILA – Gilas Pilipinas fell to New Zealand in double overtime, 106-102, in the FIBA World Cup Asian qualifiers on Friday, witnessed by a sold-out crowd at Sphere Arena in Auckland.

Big man Sam Mennenga scored back-to-back baskets, highlighted by a two-handed slam, as the Tall Blacks held the lead, 104-102, in the final 14 seconds.

Mennenga's four straight points capped an 8-2 run by the home team, which preserved the lead until the end to formally claim a berth in the second round of the qualifiers, where it will join the Philippines and unbeaten Australia (4-0). By escaping the Filipinos yet again, the Tall Blacks improved to 3-2 overall in Group A to peel off from a two-way tie with Gilas. The Philippines dropped to 2-3 with its third straight loss. It will take on Australia in Perth on July 6.

Winless Guam is out of contention.

The victory adds to the win streak accumulated by the Tall Blacks over the Filipinos, now at four consecutive wins and undefeated in a World Cup Qualifier game. Juan Gomez De Liano, Kevin Quiambao, Dwight Ramos, and Carl Tamayo carried the fight for the Philippines. Naturalized player Justin Brownlee was held to just five points on 2-of-3 field goal shooting.

Gomez De Liano, the rookie guard of Converge, and Quiambao, both finished with 23 points and came through with clutch baskets late in regulation and in the first overtime period. The 26-year-old De Liano hit a huge three-pointer to send the game into a first overtime, 83-all.

Gilas actually jumped to a 100-96 lead on Brownlee's lone trey for the game, 2:12 remaining in the second extra period. But the Tall Blacks kept

their composure and delivered the game's telling run to clinch the win.

Gilas coach Tim Cone rued letting the game slip away in regulation and in the first OT period.

"The fact that we got to as close as we did, obviously is a huge disappointment," Cone said in the post-game presser. "Once you feel like it's in your grasp, and let it slip away, it makes it tough."

"We have chances in both regulation and in the first overtime to win that basketball game, but we just came up short," he added.

Ramos added 18 points and Tamayo with 17, including 11 in the first half as he kept Gilas within striking distance.

Brownlee had eight rebounds, four assists and three steals, but couldn't get going against the defense of Carlin Davison and the rest of the Tall Blacks.

Reuben Te Rangi led New Zealand with 22 points and Shea Lili finished with 21 points, including two free throws in the final eight seconds that sent the game into a second overtime, 93-all. Sam Waardenburg posted a double-double for the home team with 16 points and 10 rebounds, and Mennenga produced 13 points and six boards.

The scores:

NEW ZEALAND 106 – Te Rangi 22, Ili 21, Waardenburg 16, Mennenga 13, Webster 12, Davison 7, Smith-Milner 6, Britt 4, Ngatai 3, Murray 2, Timmins 0.

PHILIPPINES 102 – Gomez de Liano 23, Quiambao 23, Ramos 18, Tamayo 17, Edu 6, Abarrientos 6, Brownlee 5, Rosario 2, Phillips 2, Fajardo 0, New-some 0.

Quarters: 23-17; 44-39; 63-64; 83-83 (reg); 93-93 (1OT); 106-102 (2OT) (PR/PNA)



# TSP

PAGE 40 | Vol. VI No. 28

THE SENTINEL POST

JULY 07 - 13, 2026

## PH fails to secure AVC Girls q'final seat after loss to Indonesia



**NO Q'FINAL SLOT.** The Philippines' Ma. Ellanie Lorraine Gonzalvo dives for the ball in their game against Indonesia in the Asian Volleyball Confederation Girls' U18 Championship at Terminal 21 Hall in Nakhon Ratchasima, Thailand on Friday (July 3, 2026). The Philippines failed to secure a quarterfinal berth after a 22-25, 13-25, 26-28 loss. (Contributed photo)

MANILA – The Philippines failed to advance to the quarterfinals after a 22-25, 13-25, 26-28 loss to Indonesia in the Asian Volleyball Confederation (AVC) Girls' U18 Championship in Nakhon Ratchasima, Thailand on Friday.

Ma. Ellanie Lorraine Gonzalvo scored 12 points on 12 attacks and two aces, while Xyz Ellen Rayco chipped in 10 points on nine attacks and one block for the Filipinos, who put up a strong challenge in the one-hour and 32-minute encounter.

Sharina Rhayza Lleses and Adeleine Terese Agustin contributed eight and six points, respectively, for Alas Pilipinas that beat Indonesia for the bronze medal in the Princess Cup.

"I can say that we played good

today but Indonesia played better. We have to move on from this loss and focus on our next game," coach Ray Karl Dimaculangan said in a news release. The Philippines ranked third in Pool C with a 1-2 slate, followed by Iran (0-3).

Indonesia (2-1) will join Japan (3-0) to the next round.

"I'm sure the girls felt bad because they played against Indonesia in the Princess Cup. The Indonesians really prepared to beat us," team manager Carmela Gamboa said. The Philippines beat Indonesia, 27-25, 27-29, 18-25, 25-22, 15-11, in the Princess Cup, also known as the Southeast Asian Girls'

U18 Volleyball Championship, on June 28. Thailand claimed the championship over Vietnam.

Khanza Putri Yanzi Ganeshi delivered 14 points on 12 attacks and two blocks while skipper Tina Syifa Sabila Salim also had 14 points, all on attacks. "Defense is the key to our victory. The commitment is there. We did better in reception and blocking," Indonesia head coach Hasan Mubarak Angga said. "The Filipino players are very good, but I am confident that we can beat them."

The semifinalists in the championships will qualify for the U19 world championships 2027. The international federation FIVB has yet to announce the venue. (PR/PNA)



## THE SENTINEL POST

ISSN 2799-0958

A weekly newspaper of general circulation published every Tuesday by Sentinel Post News Publishing

Registered Address:

Block 13 Lot 18, Tamara Lane Subdivision,  
Brgy. Kaybiga, Caloocan City  
Mobile No.: +639175728447  
Landline No.: 02 88098101

Email Address: tspnewspublishing@gmail.com  
Website: <https://thesentinelpost.net>

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**DISCLAIMER:** All news articles and opinions expressed by the writers are entirely their own and do not reflect the opinion of the Publisher, Management and Editor of this Publication

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of the Philippines, Inc.

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Commercial Notices – P200 per col.cm  
Legal Notices – P160 per col.cm